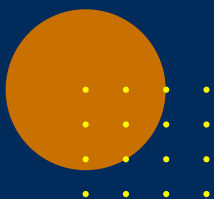




AMWSLAI

FINANCIAL INTELLIGENCE

WHAT IS FINANCIAL INTELLIGENCE?



Financial intelligence refers to the knowledge and skills needed to make sound financial decisions, manage money effectively, and create and maintain generational wealth. Financial intelligence involves a deep understanding of budgeting, investing, and wealth management strategies, as well as the ability to make informed decisions about money for the whole family.

AMWSLAI FINANCIAL PLAN

The AMWSLAI financial plan is a roadmap that outlines an individual's financial goals and objectives paired with strategies and actions needed to achieve them. It is a comprehensive analysis of an individual's financial situation, including income, expenses, assets, liabilities, and willingness to take chances.

BUDGETING

Managing expenses to increase savings

INCOME - EXPENSES = SAVINGS

✓ **TRACK EXPENSES**

✓ **50 | 30 | 20 RULE**

✓ **AUTOMATE SAVINGS**

INVESTING

Managing income and assets to increase net worth

ASSETS - LIABILITIES = NET WORTH

✓ **PASSIVE INVESTING**

✓ **ACTIVE INVESTING**

✓ **DEBT MANAGEMENT**





NAME: _____

AMWSLAI FINANCIAL PLAN

WHAT'S YOUR FINANCIAL PLAN GOALS?

BUDGETING

Indicate the income percentage allocated for savings, needs and wants

SAVINGS

NEEDS

WANTS

PRIORITY EXPENSES

Should be linked to your financial goals

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____

INVESTING

Indicate the savings percentage allocated for passive and active investment types

PASSIVE

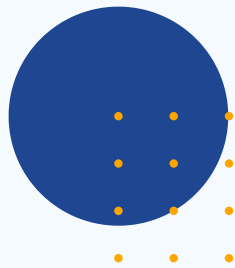
ACTIVE

SMART CREDIT

Uses of loans to build assets & generational wealth

- 1 _____
- 2 _____
- 3 _____

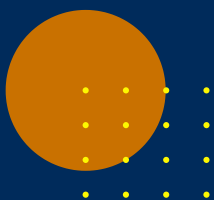




PASSIVE INVESTING



WHAT IS PASSIVE INVESTING?



Passive investing is an ideal investment strategy for soldiers and policemen who have a low willingness to take chances and want to invest their money in a secure and stable way.

EXAMPLES

CAPITAL CONTRIBUTION

SAVINGS DEPOSITS

TIME DEPOSITS

STOCKS/ MUTUAL FUNDS

REAL ESTATE

CHOOSE YOUR PASSIVE INVESTMENTS

1. What is the % allocation of savings to passive investing? _____

2. Do you need to get a loan? Yes | No

AMWSLAI CAPCON

AMWSLAI SPECIAL SAVINGS DEPOSIT

AMWSLAI BAWAT MIYEMBRO MILYONARYO

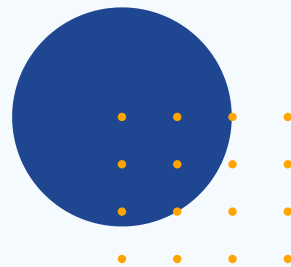
STOCKS/ MUTUAL FUNDS

REAL ESTATE

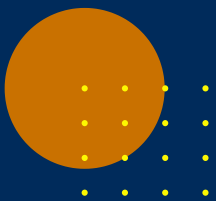




ACTIVE INVESTING



WHAT IS ACTIVE INVESTING?



Active investing is an investment strategy where an individual or the family actively manages their investments to gain higher returns but with higher risk. Starting a side business using savings as capital is a great way to build additional revenue streams and create generational wealth over time.

EXAMPLES

✓ FRANCHISING

Franchising is a popular option for starting a side business in the Philippines, as it offers a proven business model and operations support from the franchisor.

✓ E-COMMERCE

E-commerce is an online-based business that sells online goods or services which can be started with moderate levels of knowledge and resources.

✓ SERVICES

Service-based businesses such as online virtual assistance or cleaning services can be started with moderate knowledge and equipment or tools. These businesses can be marketed locally and online, and can potentially offer high-profit margins.

✓ RENTAL

Rental businesses such as car or property rental can require a moderate to a high level of capital and equipment or property but can offer high-profit margins over time.

CHOOSE YOUR ACTIVE INVESTMENTS

What is the % allocation of savings to active investing? _____



WHAT'S YOUR FAMILY'S INTERESTS?



WHAT'S YOUR LEVEL OF KNOWLEDGE?



WHAT'S YOUR CURRENT RESOURCES?



WHAT'S YOUR BUSINESS EXPERIENCE?



WHAT'S YOUR SIDE BUSINESS IDEA?



DO YOU NEED TO GET A LOAN?

