



Surviving the Transition

Will there be more money than transition?

Introduction

If you help enough people get what they want, you will get everything you want.

Zig Ziglar

WII-FM?



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August 11, 2008

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My Goal Today

Provide some knowledge, tools and methods to help you not only survive your current transition but come out of it in a better position.

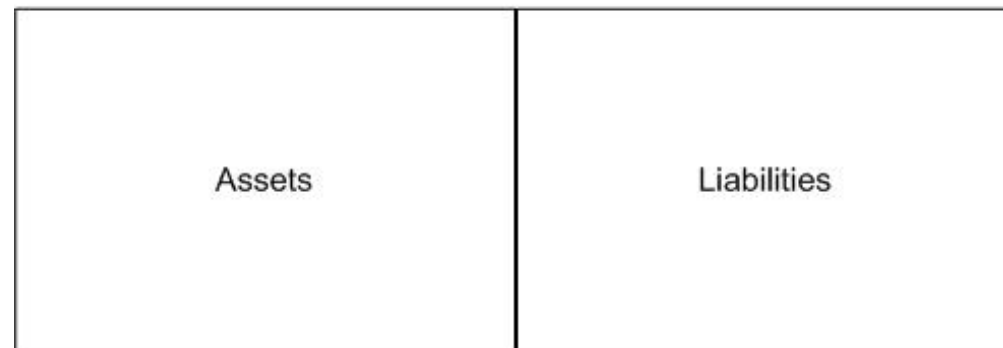
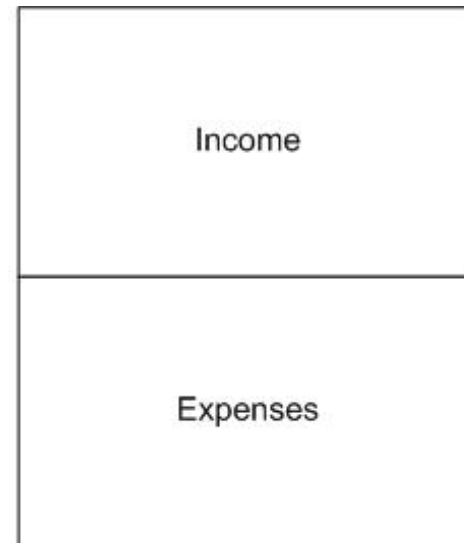
Sources

- Robert Kiyosaki – *Rich Dad, Poor Dad & The Cashflow Quadrant*
- Robert G. Allen – *Multiple Streams of Income*
- Susan Latremoille – *The Rich Life*
- John Fuhrman – *The Credit Diet*
- John Avanzini and Patrick Ondrey – *The Victory Book*

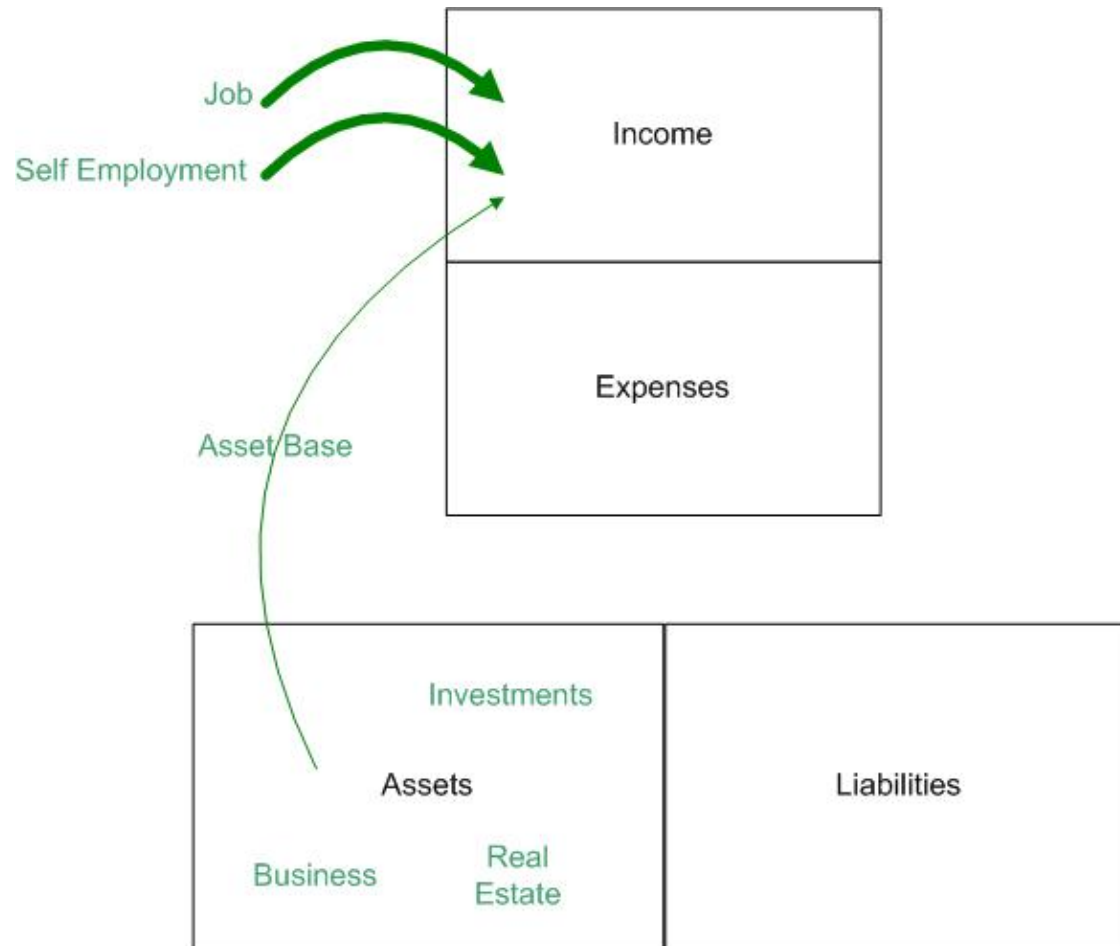
Wealth

- The number of days your expenses would be covered without you (or anyone in your household) having to work
- Isn't this – what you're going through right now – the goal?
- The problem occurs when we are not properly prepared for a change and our wealth number is too low.

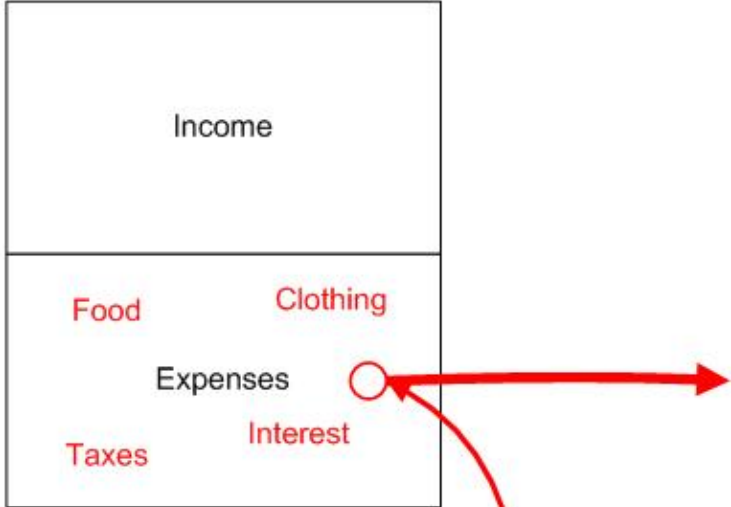
Accounting Basics



Cash Flow In



Cash Flow Out



Cash Flow Management



- Two ways to improve cash flow
 - Increase the inflow
 - Reduce the outflow

Where does the inflow come from?



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Multiple Sources of Income

- Employment – Job/Self
- Marketing
 - Network Marketing
 - Infopreneuring
 - Licensing
 - Internet
- Real Estate
 - Foreclosures/Flippers
 - Other People's Taxes
 - Rentals
- Investing
 - Stock Market
 - Options Trading

Outflow Reduction

1. What's your number?
 1. Fixed expenses
 2. Variable expenses
 3. Commitment expenses

Where The Money Goes



List of Expenses

- | | |
|-----|-----|
| 1. | 2. |
| 3. | 4. |
| 5. | 6. |
| 7. | 8. |
| 9. | 10. |
| 11. | 12. |
| 13. | 14. |
| 15. | 16. |
| 17. | 18. |
| 19. | 20. |
| 21. | 22. |
| 23. | 24. |
| 25. | 26. |
| 27. | 28. |
| 29. | 30. |
| 31. | 32. |
| 33. | 34. |
| 35. | 36. |
| 37. | 38. |
| 39. | 40. |

Expense Categories

Possible Expenses

A. Housing (25%)

Mortgage Payment
Rent
Electricity
Water
Gas
Heating Oil
Telephone
Cable T.V.
Maintenance
Ground Care
Property Tax
Other

B. Food (10%)

Groceries
Business Lunches
Other

C. Clothing (5%)

Adult
Children
Laundry/Dry Cleaning
Other

D. Medical (3%)

Medicine/Drugs
Dental
Eyeglasses
Doctor
Medical Insurance
Dental Insurance
Hospital
Other

E. Transportation (4%)

Registration
Gasoline
Oil/Antifreeze, etc.
Tires
Repairs
Inspection
Parking
Public Transportation
Other

F. Gifts & Donations (12%)

Church
Charities
Birthdays
Anniversaries
Business Related
Wedding/Baby
Other

G. Recreation/Entertainment (2%)

Vacations
Shows/Movies
Sporting Events
Dining
Clubs
Parties
Hobbies
Other

H. Personal/Household (4%)

Furniture
Kitchen Appliances
Utility Appliances
Electronic Appliances
Linens
Utensils
Tools
Beauty Shop & Supplies
Barber Shop & Supplies
Fingernails
Fitness Center
Toiletries
Reading Material
Pets & Supplies
Veterinarian
Other

I. Insurance (4%)

Auto
Life
Property/Casualty
Renter
Other

Expense Categories 2

J. Withholding Taxes (22%)

Income (Federal)
Income (State)
Social Security (FICA)
Other

K. Support/Child Care (5%)

Alimony
Child Support
Day Care
Baby Sitting
Parents
Children's Allowances
Other

L. Savings (2%)

Regular
Seasonal
Retirement
Investment
College
Other

M. Miscellaneous (2%)

Christian/Private School Tuition
School Supplies
School Dorms
Athletic Fees
Union Dues
Professional Fees
Licenses
Lessons
Other



What's My Number?

■ Income

■ Less Expenses

■ Equals CoL

■ Reserve

■ Divided by Col

■ Equals # months

Priority Expenses

Category Expenditure					
1	2	3	4	5	6
Category	Total Cat. \$	Mo. Income*	% of Mo. Income	Avg. %	Difference
A Housing				25	
B Food				10	
C Clothing				5	
D Medical				3	
E Transportation				4	
F Gifts/Donations				12	
G Recreation/Ent.				2	
H Personal/Household				4	
I Insurance				4	
J Withholding Taxes				22	
K Support/Child Care				5	
L Savings				2	
M Miscellaneous				2	
Total monthly pmts. from "How Much I Owe" victory sheet				-0-	
Totals				100	

** See "Average Monthly Income" Victory Sheet.*

Contact

- 30 minutes free to review your present state and discuss options available
- Email – jheckbert@auteurgroup.com
- Phone – 866.335.5193 Virtual Office
- Cell – 416.918.6715

- It has been a pleasure sharing this you today, thank you for participating, and remember your confidentiality promise

- Happy Hunting!

Final Thought

You've been too
successful
so far to be a
failure now!

