

IRRATIONAL FINANCE IN AN IRRATIONAL WORLD

CURRENT STATE FOR MOST

- ✔ Living paycheck to paycheck
- ✔ Feels like there's nothing to save
- ✔ Circumstances cause short-term mindset
- ✔ Debt free doesn't really mean debt free
- ✔ Doesn't pay attention
- ✔ Focuses only on the now because everything is urgent
- ✔ Works hard, but unable to save
- ✔ Doesn't seek external advice due to time and/or knowing how to get started
- ✔ Has too many credit balances
- ✔ Paying minimum payments as debt increases

DISRUPTORS

- ✔ Has a documented, all-inclusive monthly budget
- ✔ Understands that debt sucks
- ✔ Uses Acorn or a similar tool to help save and/or uses multiple channels to save and build wealth
- ✔ Has six months of expenses in savings for emergencies
- ✔ Cares more about financial health than what car they drive
- ✔ Uses tools to track progress and measure net worth
- ✔ To meet goals, says "F*ck it, I'll get a bigger shovel"
- ✔ Practices ongoing learning about savings and finance
- ✔ Has partners and resources
- ✔ Utilizes credit for cash back and/or rewards
- ✔ Saves first, spends second

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DISRUPT YOUR FINANCES: THE BASICS

Step One - Make the commitment to achieving financial comfort and freedom, which is easier said than done.

Step Two - Set Short and Long-term.

- ✔ Short-Term = Three to six months of expenses
- ✔ Long-Term = House, college, weddings, retirement

Step Three - Complete a detailed monthly budget. You can't figure out how to get to where you're going without having a starting place. You have to experience what it feels like to run in the red before you can fix it.

CALL TO DISRUPTION

1. Call at least one person to create a financial posse who meets monthly to talk about the hard sh*t you would rather avoid. Take it up a notch by sharing with each other your last months income and expenses. Ask each other honestly whether you're financially healthy.
2. Organize a financial disruption course/clinic and see how many people you can get to attend. Create an environment where it's okay to get real about your questions, fears, and goals.

