

# 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.

