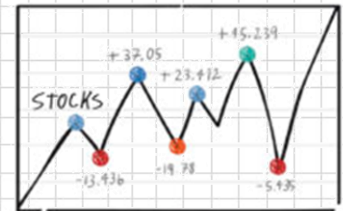
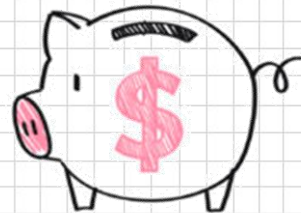
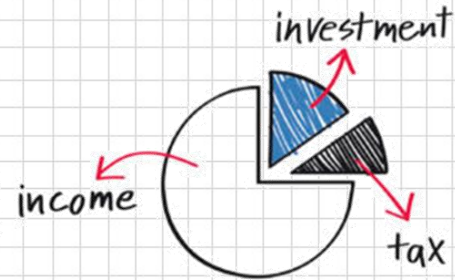


Finance Management



Time i\$ Money



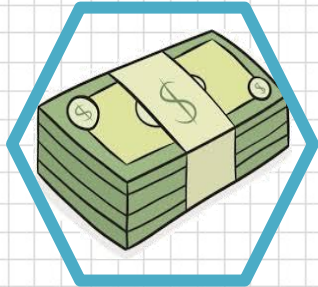
Daniel Kurt

Finance is a broad term that describes activities associated with banking, leverage or debt, credit, capital markets, money, and investments. Finance also encompasses the oversight, creation, and study of money, banking, credit, investments, assets, and liabilities that make up financial systems.



*What are
Finances?*

What is Money?



Any good that is widely used and accepted in transactions involving the transfer of goods and services from one person to another.



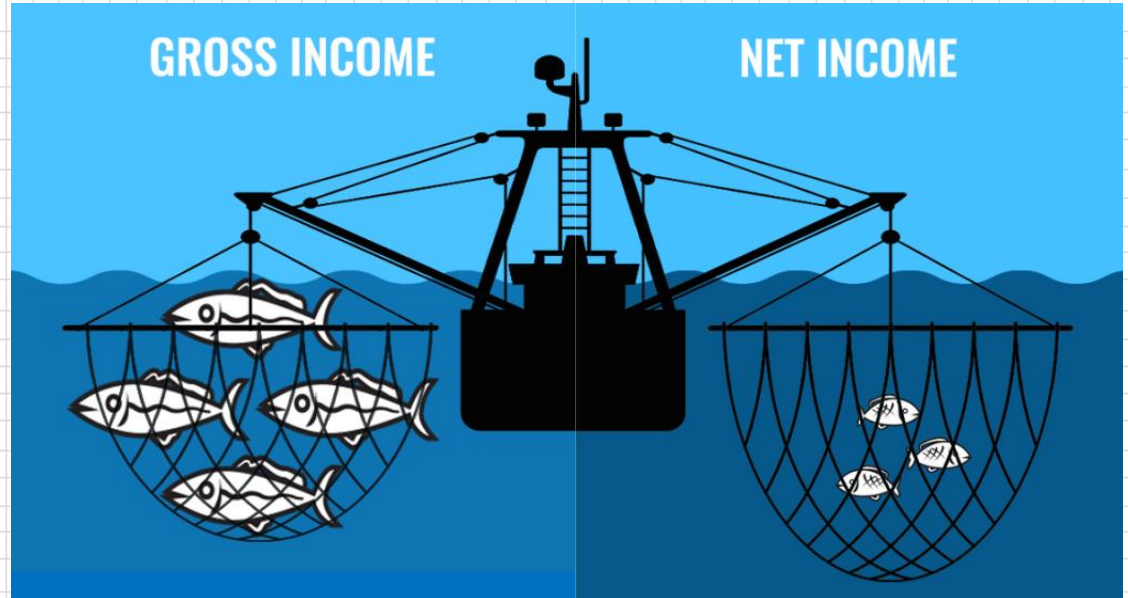
Something generally accepted as a medium of exchange, a measure of value, or a means of payment



Asset, property and resources own by someone or something

Income

The money that a person, a region, a country, etc. earns from work, from investing money, from business, etc. Income is used to fund day-to-day expenditures.



Before deductions 😊

After deductions ☹️

THE UNITED STATES OF AMERICA



70%

*Of Americans can't afford
\$1,000 emergency.
|Wilbur Ross |
USA Commerce Secretary
Jan 2019*

*"Now facing the prospect of the loss
of two paychecks, the personal
financial impact is only deepening and
widening," |Mark Hamrick/
Bankrate's senior economic analyst
Jan 2019*

*The expenses could be substantial. The median
amount of consumers' costliest surprise bill in a
12-month period is \$2,000, according to a
survey of 7,800 households. |Pew Charitable
Trusts, a nonpartisan research group|*



Financial Mistakes



- 1** Excessive spending
Expenses > Income
- 2** No budgeting
- 3** No tracking expenses
- 4** Vices spending

Recession



Definitions from Cambridge University

A period when the economy of a country is not successful and conditions for business are bad.

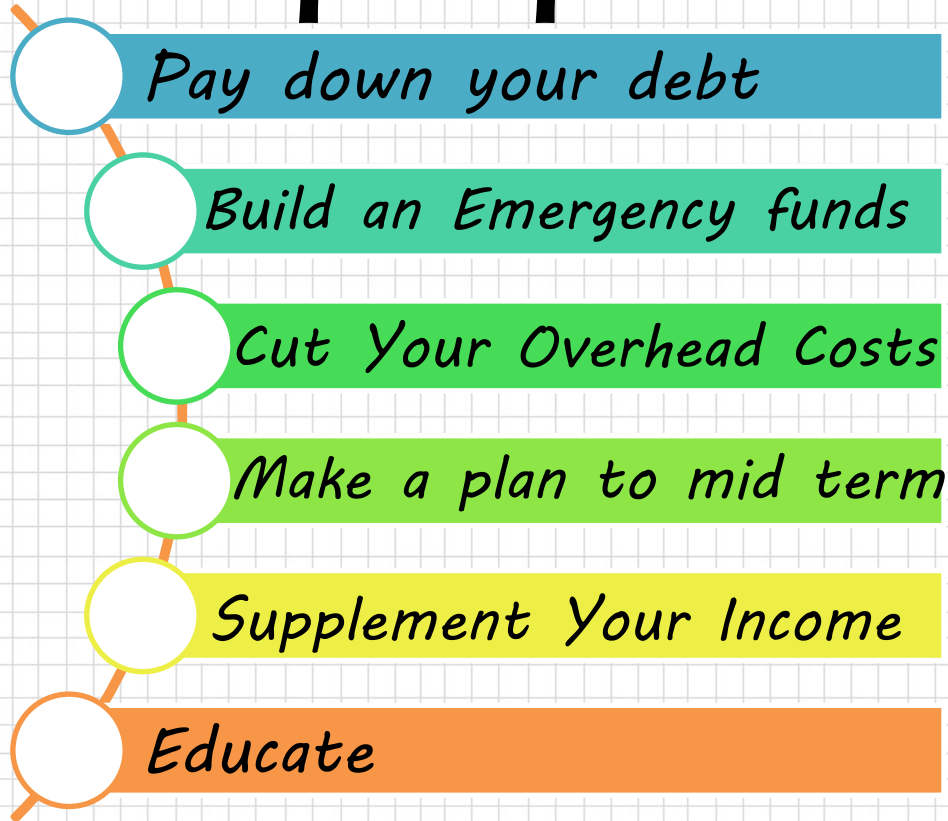
A period when the economy of a country is not doing well, industrial production and business activity are at a low level, and there are many people unemployed.

*A period, usually at least **six months**, of low economic activity, when investments lose value, businesses fail, and unemployment rises.*

Recession Cycle



How to prepare?



Obstacles



Limiting thoughts



Comfort Zone



Bad habits

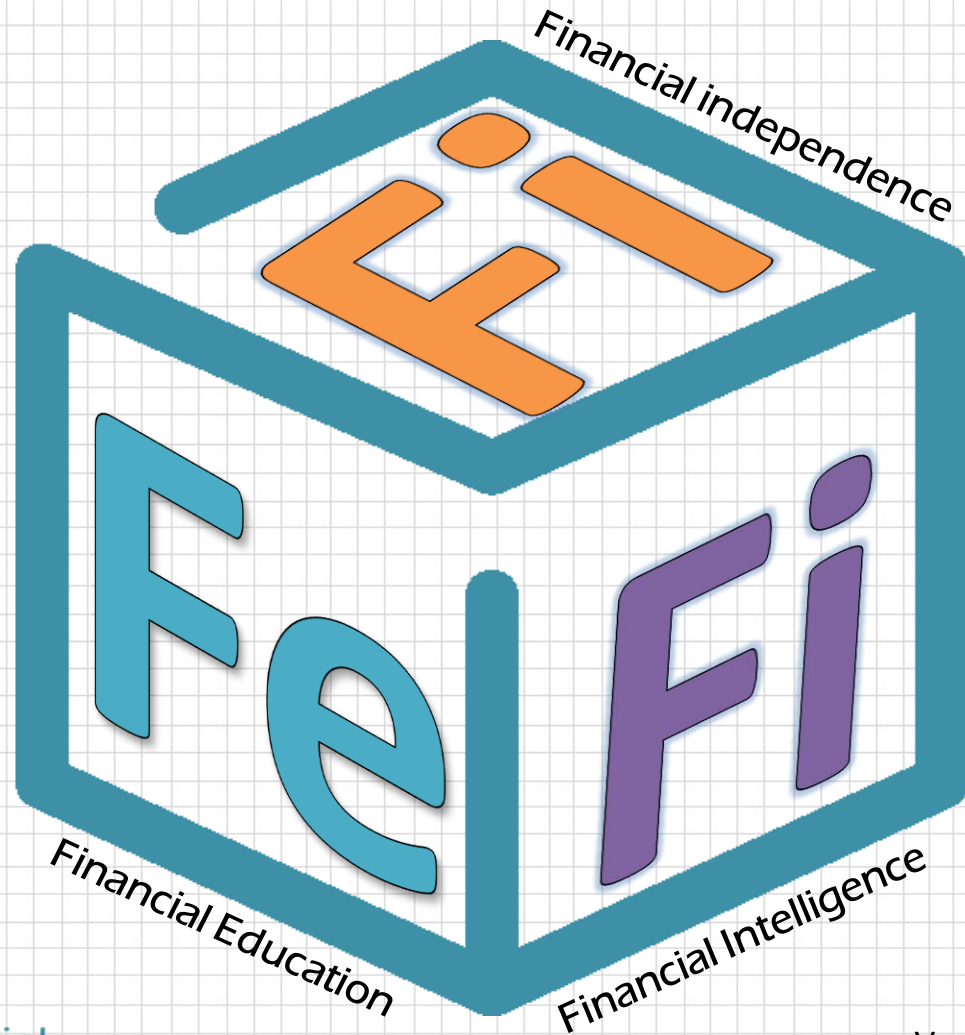


Lack of F.E.

Financial Values



Knowledge



Peace of mind

- *Skills*
- *Ability*



4

Steps to build an Emergency Funds

*Create a
budget*

*Use auto
transfers*

*Manage
financial
priorities*

*A more
advance
option*



Resources



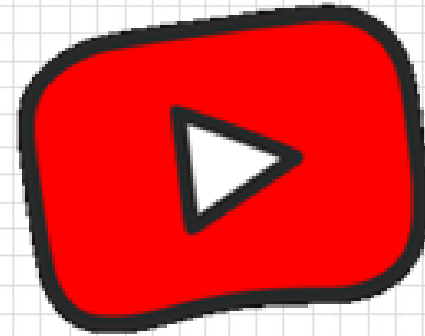
Audiobooks



El Código del Dinero
By Raimon Samso



Padre Rico, Padre Pobre
By Robert Kiyosaki



El mejor video de Educación
Financiera y Liderazgo Integral

<https://www.youtube.com/watch?v=2CJMyFSy6L0&feature=youtu.be>

THANK
YOU!



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