

# Q4 SYSTEMS, INC.

## Personal Financial Fitness

### Course Purpose

This workshop is designed to teach people how to control their money. Studies repeatedly show that Americans make more money than anyone else in the world; yet, our savings rate is *less* than 1%. In addition, 57% of all Americans are over \$8000 in credit card debt alone! We are making more and keeping less. This affects not only our financial life, but also adds stress and strain to our personal and work life. People are constantly looking for ways to make more money instead of learning how to maximize the money they make. People look for new jobs, new solutions to their problem without realizing the solution is simply to obtain the knowledge necessary to manage what they already have.

The workshop is designed to give people the fundamental and necessary skills to properly manage their financial lives and prepare for their futures.

### Course Objectives



In this training program, participants will:

- Identify and compute their actual spending patterns
- Identify and learn about the necessary documents and structures needed for financial security
- Develop a written net worth statement
- Understand the principle of true financial independence
- Learn the “escrow” process for effective budgeting
- Learn ways to protect their future
- Evaluate their spending habits in relation to financially successful people
- Design a monthly spending plan designed to meet current needs and provide for future wants
- Learn to manage their monthly spending plan

This four-hour workshop is designed for all levels of participants.