



B&L Financial Architects

Designers of solid financial futures.

What Families Want Most. . .

Presented By:

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- Registered Representative of and securities offered through OneAmerica Securities, Inc., Member FINRA, SIPC, a Registered Investment Advisor.
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What Families Want Most. . .

**Maintain or Improve the Current
Standard of Living/Quality of Life**

Standard of Living/Quality of Life

- Need Income to pay for “Stuff” that creates Standard of Living
- Two Ways to create income. . .
 - Person at Work
 - Money at Work

Money at Work

Financial Independence = Means being able to work because you WANT to . . .not because you HAVE to . . .to maintain your Standard of Living.

Therefore you need to have enough Money at work to produce the income you require to Maintain your Standard of Living!

So What Can I Do with My Income?



Therefore. . . Spend less than you make!

How Do I Spend My Income?

Step 1:

Complete the Historical record on your Personal Budget Worksheet.

Step 2:

Compare total Income for 2009 to total expenses from Worksheet.

Step 3:

Income should be greater than expenses.

What is my Net Worth?

Assets *minus* Liabilities equals Net Worth

Step 1:

Complete Personal Net Worth Statement.

Step 2:

File for Annual Review

Order Your Priorities

Are you making more than you are spending?

Reduce SPENDING in discretionary areas

Do you have a positive Net Worth?

Stop adding to DEBT. . .pay off smaller debts 1st

Are your liquid assets equal to or greater than 6 months of expenses?

Establish systematic SAVINGS Plan

Time Is YOUR Best Friend!

- Start NOW
- Create your Savings and Spending Plan
- Be Systematic/Regular
- Be Disciplined
- Review Quarterly and Adjust as necessary

You CAN Accomplish . . .

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**To serve our clients with integrity by providing
quality financial services
through the development of financial professionals
Possessing high credentials and integrity.**

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