

#### FEBRUARY 18 - 20, 2021



#### Sarah Spencer Financial Coach

#### -Financial Freedom Movement-

# VELOCITY FFM: WHAT IT IS...

- A structured bonus program starting at the position of Elite or 2000+ CV that pays money towards a debt or an approved retirement plan. (For US Ambassadors only)
  - Financial, Credit & Tax Education/Coaching starting day one! (For US Ambassadors only)
    - A customized plan created just for YOU!!
    - An evolutionary movement and new culture

IT'S WHAT MAKES US DIFFERENT! ARE YOU DIFFERENT?

# VELOCITY QFFMBONUSES

Will be paid out after you have held Elite for 3 consecutive months just like RAB.

If you are both Elite and above and have 2000+ CV, you will be paid only the higher bonus.

•	Elite	\$100
•	Bronze	\$200
•	Silver	\$300
•	Gold +	\$400
•	2000+ CV	\$50

# VELQCITY FFM: WHAT IT IS NOT...

- A quick fix, one conversation or a miracle.
- A 'pitch' on a savings account or life insurance.
  - An opportunity that should be wasted!
- A way to be cool, fit in, get attention from leaders or something you only do while in Q.

#### WHY ARE WE DOING THIS?

#### Average Age - 42

Average Household Bad Debt - \$29,000

Average Household Vehicle Payments - \$520

Average Money in Checking/Savings Accounts - \$8,250

Average Money Saved in Long-Term Retirement Accounts - \$87,500 Average Credit Score - 657

Percentage owing Past Due Taxes – 18% - Average Owed - \$28,000

Percentage with Life Ins separate from Group Term - 37%

Percentage that felt like they couldn't save any money - 59%

#### **FOUNDING PRINCIPLES**



#### **BUT IT'S MORE THAN JUST BASIC PRINCIPLES...**

FFM coaches you through existing habits to change them to wealthy habits!

- New awareness & discipline- discovering the meaning of ENOUGH & FULFILMENT.
  - What got me to where I currently am financially?
  - What excuses and lies do I tell myself about money?
    - What shame and guilt do I feel from the past?
    - Accepting the 'What Is' of our financial situation.
- Learning how to let go of past baggage and live within your means- needs vs. wants.
  - Running away or ignorance isn't the answer...

#### **DITCH THE HARDCORE BUDGET MENTALITY**

- We don't teach the fad diet approach to budgeting
- We don't teach restrictive behaviors...instead moderation and doing better
  - We don't play the game of risk- indexing is where it is at
    - We do set you up with a plan you can stick to
  - We will put you in a better, safer place with your long-term investments
    - We will teach you about business and smart tax savings

### DO YOU WANT TO ACT RICH? OR BE RICH?

#### Making \$1M vs being a Millionaire \$100K club

#### **DO THINGS IN THE RIGHT ORDER**

EM fund, Retirement fund, Goal Fund



### WHAT'S HOLDING YOU BACK?

#### FEAR, EMBARASSMENT, TRUST ISSUES?

- Dysfunctional Finances?
  - Lack of Commitment?
  - Don't believe anything could change
  - You have it figured out and can do it alone?
  - Beyond help/tried it all
  - Too Good?
  - Doesn't apply to you?



### THE COURAGE TO CHANGE

### THE MINDSET TO PERSERVERE

# VELOCITY GET STARTED TODAY!!

**Contact us:** 

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# THANK YOU!!