



Finance Luncheon



August 30th 2025





Agenda

- 1 Introduction: The history of money
- 2 Assets Vs. Liabilities: Building Wealth
- 3 How Banks Operate
- 4 Earning Currency
- 5 Budgeting: Taking Control
- 6 Saving: Building Financial Security



The History of Money

Gold Coins and Silver

The Barter System

Shells and Beads



Today: Debt Based Currency AKA Dollars

Future?



Money Vs. Currency



Backed by



Backed by



1971



Debt



How do Banks Operate



- Hold customer funds
- Deposit insurance (FDIC up to \$250,000)
- Pays interest
- Offers loans

How do banks make money? (Hint)



Is your currency in the bank
an asset or liability?

Experiment

Simulation Bank
Operations (Fractional
Reserve aka Money
Creation!

How the bank creates \$100 of \$1
deposit!

Assets vs. Liabilities

Assets Defined: Generate income or appreciate in value contributing to net worth
Common Assets:

- Stock ownership (Brokerage account)
- Bonds
- Bitcoin
- Real Estate
- Retirement Plans (IRA, 401k)
- Checking and Savings Accounts
- Precious Metals (Gold, Silver)

Liabilities Defined: Represents debts or obligations requires payment

Common Liabilities

- Mortgages (home loan)
- Car Loans
- Personal Loans
- Credit Cards
- Cost of living (Rent, food, gas, utilities)
- Entertainment

Assets vs. Liabilities

Stocks: Understanding Ownership and Potential Returns

01

Ownership Shares

Stocks represent ownership in a company, granting shareholders certain rights.

02

Capital Appreciation

Stocks offer the potential for capital appreciation, meaning the stock price may increase over time.

03

Dividend Payments

Some stocks pay dividends, which are distributions of a company's earnings to its shareholders.

Assets vs. Liabilities

Stock investing: Netflix (buying the stock and the service)



Assets vs. Liabilities

Bitcoin



- Peer to Peer electronic cash system
- Money for the internet
- Development took decades
- Breakthrough in 2009
- Backed by mathematics, energy, cryptology (i.e. crypto)
- 21 million coin cap
- 1 Bitcoin = 100 million satoshis (Sat)
- Can buy \$1 worth of bitcoin

Assets vs. Liabilities

Real Estate: Tangible Assets & Income Potential



Tangible Asset



Real estate provides a tangible asset, offering a secure investment foundation.

Appreciation Potential



Real estate has the potential for value appreciation over time, increasing wealth.

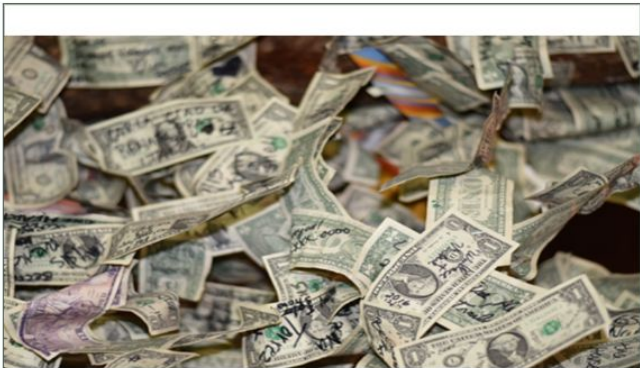
Rental Income



Real estate can generate rental income, providing a steady stream of revenue.

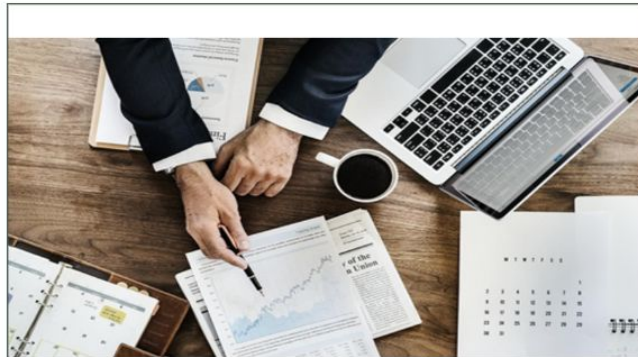
Assets vs. Liabilities

Retirement Accounts: Secure Your Future



Tax-Advantaged Savings

IRAs and 401(k)s offer tax advantages to encourage long-term savings.



Long-Term Retirement Security

Designed to provide financial security during retirement years.

Assets vs. Liabilities

Brokerage Accounts: Accessing Diverse Investments

Platforms for Asset Trading

Brokerage accounts provide platforms for buying and selling various assets.



Wider Investment Options

They offer access to a broader range of investment options compared to other account types.

Earning Currency

- Go to work (majority of americans)
- Dividends (Via stock holdings)
- Interest (Bank and Savings Accounts)
- Owning a business
- Capital Gains from assets (selling of stocks, bonds, real estate, bitcoin)

Establishing Credit

- In this debt based system having good credit is a must!
- Have you checked your credit report? (3 credit bureaus)



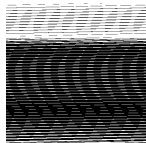
- FICO Scores score range 500 to 800
- Bad credit? How to fix
 - Secure credit card
 - Pay your bills! (Car loans, mortgages,)

Why work for currency they can print?

Who is they?



Companies do it too! (Sorta)



Possible way out?



The Importance of Budgeting

Tracking Income and Expenses



Finding areas to Trim spending

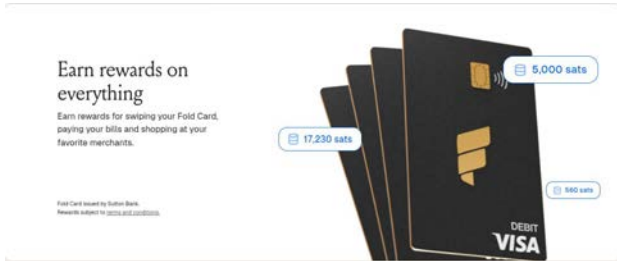


Creating a simple budget



Build Good Saving Habits

- Start small. Even \$1 is enough!
Goal is to establish the habit!
- Try the “Skip a Meal Strategy”
- Use hacks like rewards credit and debit cards



- Setting up savings in different buckets



The Smartphone Applications to get started!

Beginner Application



- Stocks
- Bitcoin
- Debit Card
- Deposit checks and cash

Intermediate Application



- Stocks
- Bitcoin
- Options
- High Yield savings account (\$5)
- Debit Card
- IRAs

Advanced Application



- Stocks
- Bonds
- Options
- Debit Card
- IRAs
- ETC
- (No Bitcoin)

Experiment

My personal savings journey. Using saving \$50 a month in stocks and Bitcoin

[Click here to see results after 9 months!](#)

Wrapping it All up!

- Know the difference between saving and investing.
- Investing involves risk which mean you can lose currency.
Never us more than you can afford to lose
- This is for educational purposes only. I am not a financial planner. I can't tell you what to do with your finances. I can only offer what I know.
- Research before you buy anything. If you want to know my opinion on if I would buy an asset just ask me

