PARIS HERO

- what do I need them to experience:
  - catch their attention
    - 0:21 - 0:26 of this video: https://www.youtube.com/watch?v=cBCurldzXBk
  - make them curious
    - “This gentleman was named the Parisian Spiderman after he saved a child from falling.”
    - Make a funny reference to the situation in which a Polish tourist fell through a balcony in Egypt after drinking alcohol, and that this accident was doubly painful for him.
  - Explain the problem
    - Mention that the tourist had to pay for medical treatment out of his own pocket - the court dismissed his claim for compensation of 76,000 PLN.
    - Explain why - this tourist's policy did not include the so-called alcohol clause - when it is not in the policy, the cost of the consequences of partying under the influence of liquor is borne by ourselves.
  - Indicate the solution
    - “When going on your next vacation, remember to include an alcohol clause in your travel policy.”
  - CTA
    - “Watch my profile, because in the next video I will show you the most common oversight by which insurance companies may not compensate you on vacation.”

Copy:

[WATCH 0:21 - 0:26 OF THIS VIDEO BEFORE READING:
Paris hero climbs four-storey building to rescue dangling child]

Did you know Spiderman actually exists?

He would certainly help the Polish tourist who was so drunk to fell through a hotel balcony in Egypt.

Funny?

I don’t think so.

That guy had to pay 76,000 PLN for treatment out of his own pocket because his insurer didn’t cover the expenses.

Because his policy did not include the so-called alcohol clause.

Imagine if the same thing happened to you.

Would you be happy to cover that weight yourself?

Or would you rather be assured that no matter what happens, you can still enjoy a carefree holiday?

The answer is simple.

That's why, in the next video, I'll show you the most common oversight by which insurance companies fail to pay claims on holiday (and how to remedy it).

Make sure to follow my profile NOW to not miss it.

GREEK ACCIDENT

- What do they need to experience?
  - Catch their attention
    - danger - accident, misfortune of another woman
    - sad/nostalgic music in the background
  - Make them curious
    - hook in the description starting the story
    - introduction - the decision to go on a dream vacation to Greece after a whole year of hard work
  - Increase interest
    - Mention the details of the trip - the activities they undertook, the fun they had, how they had a good time
  - Breakthrough moment
    - Describe the course of the quad bike accident and the course of the medical rescue
  - Point out the problem
    - Describe the consequences of the accident
    - Mention the subsequent negative financial consequences due to an oversight in insurance, once everything seemed to end positively
    - Point out the solution
  - CTA
    - Follow my profile, because in the next video, I'll show you the 2 other most common mistakes due to which you won't get your insurance money.

Visuals on the screen:

Memories for a lifetime or a nightmare?

A double misfortune befell her on holiday in Greece....

Caption:

A moment of inattention cost Ania 140,000 PLN…

After a whole year of hard work, a woman and her husband booked a holiday on the most beautiful Greek island.

Azure coastlines, white sand, and adventures they had both been planning for months.

Boating, jet-skiing, walking along high, sloping cliffs - they were enjoying life to the full.

One evening, they rented quad bikes to explore the inaccessible corners of the island.

They rode along winding, mountainous roads, navigating turn after turn.

At one point, Ania lost control of the vehicle.

A driver coming around a sharp bend had no chance to brake.

Head-on collision.

There were no adequate hospitals on the island, so Ania was airlifted in critical condition to the mainland.

After three weeks of treatment, she returned to Poland, but the nightmare wasn't over.

She received a bill for the rescue and treatment costs amounting to 140,000 PLN.

She had always thought she was covered for any mishaps during the trip.

However, she didn't know that the travel insurance she bought with the package didn’t cover extreme sports.

No one advised her to include specific clauses, which left her having to cover all the costs out of her own pocket.

Don’t let your dream vacation turn into a similar nightmare.

Follow my profile to learn about the other 2 mistakes in choosing travel insurance that can ruin your holiday.

SUCCESSFUL VACATION

- What do they need to experience?
  - catch their attention
    - 0:17 - 0:20 https://www.youtube.com/watch?v=7e-rpVfaqUs
    - “There are 3 things that, as a financial advisor, I recommend to every client to have a successful vacation.”
  - make them curious
    - “If every Pole knew them, the insurance companies, they would go bankrupt...”
  - explain the problem
    - Point out the most common oversight regarding travel insurance
    - explain why it is important and point out the solution

        - point out another oversight
        - Explain why it is important and point out the solution
        - point out another omission
        - explain why it is important and point out the solution
    - CTA
        - want to enjoy your vacation with peace of mind? Be assured that in case of an unforeseen situation you and your family are fully protected?
        - if not then keep scrolling and expose yourself to killer medical costs abroad.
        - if yes, observe my profile, because in the next video I will show you how to prepare for a fully safe vacation.

Copy:

There are 3 things I emphasize as a financial advisor to every client to ensure a successful vacation.

1. Lack of an alcohol clause in the insurance.
    - Without it, any accident under the influence of alcohol means covering the treatment costs out of your own pocket.
    - Before purchasing travel insurance, make sure this clause is included.
2. Low limits on coverage for medical expenses.
    - Medical costs abroad can be astronomical, and a low insurance limit will only cover part of the expenses.
    - For example, treating a broken leg in the Canary Islands can cost 250,000 PLN.
3. Not accounting for hazardous sports.
    - The costs of transport from mountain trails or water can be unimaginable, and if you don't include this in your insurance, you won't receive compensation.
    - This coverage costs just a few PLN but can save you from paying tens of thousands out of pocket.

Do you want to enjoy your vacation with peace of mind?

Ensure that in case of an unforeseen situation, you and your family are fully protected.

If not, scroll on and risk astronomical medical costs abroad.

If yes, follow my profile to learn what you must not forget to have a worry-free vacation and stay safe regardless of the situation.

SUCCESSFUL VACATION

- What do they need to experience?
    - catch their attention
        - Mention an upcoming vacation trip
        - large, prominent text “Packed for vacation?” appearing on the screen.
        - unconventional clothing - wearing a hat to a suit or something like that

        - make them curious
            - challenge them to have everything they need
            - mention the most important thing - ID, passport
            - Engagement loop - in addition to the ID, there is one thing without which you will not have a successful vacation
            - point out the problem and solution
            - Explain that it is about travel insurance and why.
            - Dream state - how can they feel an vacation with insurance
            - Current state - what can happen without insurance
        - CTA
            - want to know the most common mistake Poles make that can ruin your vacation even before you leave?
            - watch my profile to find out what it is and how to prepare for this situation!

Copy:

Packed for your vacation? Check if you have everything you need.

ID? Passport? Got them.

But is there something you might have forgotten?

Wait, there's something essential for a successful and carefree vacation.

Something that will protect you in every possible situation—whether you twist your ankle after a bottle of wine or faint on a mountain trail.

You'll be able to relax completely, without worrying about the costs of potential rescue or medical treatment.

That essential thing is travel insurance tailored to your needs.

Imagine carefree holidays. You're soaking up the sun on the azure coast. No matter what happens, you can always count on prompt assistance.

Now, think about not having insurance and breaking your arm while biking in Italy... Pain, stress. You need to pay 15,000 PLN for treatment, and the EKUZ card won't help.

Want to know the most common mistake Poles make when choosing insurance that could ruin your vacation even before you leave? Follow my profile to make sure you don't miss it.

TRAVEL AGENCY

- What do I need them to experience:
    - get their attention
        - the person on the phone at the airport.
    - make them curious

        - show a situation where something unexpected has happened and the holiday has to be cancelled
    - point out the problem
        - will not be refunded for tickets and all bookings
    - make them curious
        - there is one thing you should do right away when you book your holiday to never lose money
    - point out the solution
        - include travel cancellation refunds in travel insurance
    - CTA
        - Follow my profile and make sure you watch my previous 4 videos that will help you enjoy a worry-free vacation regardless of the situation.

Copy:

[Calls at the airport] Hello? Travel agency? Unfortunately, I have to cancel the booked vacation because my daughter has fallen ill...

Yes, Tomasz Chrząszcz. What do you mean I won't get a refund?

Imagine you have your entire trip planned out—beaches, mountains, luxury hotels.

But suddenly, you have to cancel everything. What now?

You lose the money you saved up for months, just like that.

But does it always have to be this way?

Of course not. And you don't have to rely on the goodwill of the travel agency.

All you need to do is add the trip cancellation option to your travel insurance.

Here's another secret.

Don't buy the policy right before your trip.

It may already be too late by then.

Purchase insurance as soon as you book your vacation to have peace of mind and not worry about losing your money.

Follow my profile and make sure you watch my previous 4 videos that will help you enjoy a worry-free vacation regardless of the situation.

TREATMENT COSTS

- Who am I talking to?
    - Parents, Couples, Single people going on vacation abroad
- Where are they at now?
    - Scrolling on social media

    - Level 1 Awareness - Unaware of any bad consequences that might happen to them on vacation if something unexpected happen to them or their family
    - Stage 4 Sophistication
    - Current State
        - believes that her travel agency sells her reliable insurance
        - had plenty of various policies in her life
        - hesitates between choosing cheaper insurance
        - she doesn't believe or expect that it will actually be useful
        - does not know how to navigate the insurance market and analyze contracts
        - is overwhelmed by the bureaucracy involved in receiving compensation
        - does not have a decent agent/consultant to whom he can entrust his insurance affairs entirely
        - does not understand the language of brokers who speak to him in complicated terms
        - does not have decent insurance to protect their finances in case of misfortune
        - may pay high premiums without receiving adequate protection and peace of mind in return
        - subconsciously distrusts insurance agents/companies because of their grandiose promises that, when it comes down to it, do not materialize
    - Dream State
        - the entire insurance process handled quickly and efficiently
        - peace of mind that her health and assets are protected
        - not to overpay, but to have the kind of insurance that will actually work when needed
        - have support in a crisis moment, avoid the stress of the hassle of an accident or breakdown
        - not have to deal with overwhelming bureaucracy alone
        - to have a person who will take care of all financial matters, be trustworthy and take care of her interests
    - Desire: 2 → threshold is 5, financial and health matters are crucial for everybody
    - Certainty: 1 → threshold is 6, they aren't aware of any bad consequences, no one has given them this advice before
    - Trust: 0 → threshold is 6, my client doesn't have a huge following, but he is a qualified financial advisor with over 2000 clients
- What do I want them to do:
    - Stop the scroll
    - Watch the video
    - Follow my profile
    - catch their attention
        - "I can't believe there are still people who go on vacations without touristic insurance..."
    - point out the problem
        - These are the costs of medical treatment abroad that even an EHIC card will not protect you from.

        - list the cost of treatment of individual cases in places where Poles most often go on vacation abroad
    - CTA
        - Follow me and in the next video you will learn how to avoid these cosmic costs and vacation without any worries.

Copy:

I can't believe there are still people who go on vacation without travel insurance...

Do you know how much sudden accidents on vacation can cost you? Here are some shocking examples:

1. "A day in a hospital in Spain - over 1,500 PLN"
2. "Food poisoning in Turkey - 8,000 PLN 🍢"
3. "Jet ski accident in Croatia - 20,000 PLN 🚤"
4. "Broken leg in Italy - 30,000 PLN 🦵"
5. "Rescue from near-drowning in Greece - 70,000 PLN"

There is one way to protect yourself from all these scenarios.

Purchase travel insurance before your trip that includes appropriate coverage.

In the next video, you'll find out what policy coverage you need to avoid these cosmic costs and holiday worry-free. Follow me NOW so you don't miss it.

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SEEN

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POLES POOR

- Who am I talking to?
    - To people who earn no small amount of money and yet, through poor money management and uncontrolled spending, are unable to put aside almost nothing.
- Where are they now?
    - They scroll on social media
    - Level Awareness - 2 - Aware of the problem
    - Stage Sophistication - 4 → show that using a budget is easy, fun, requires little time, created for busy people with no time for anything
    - Current state
        - Lack of regularity in managing finances
        - Frustration from lack of progress in saving
        - Stress from unforeseen expenses
        - Guilt over inability to provide a better life for the family

        - Insecurity about the financial future
        - "I feel so guilty that suddenly tonight I spent a large sum of money on..."
        - "My money is disappearing, and I wonder what I even bought!"
        - Over the past few years, I've let so much money go by because I always thought: "Oh, I can buy this burger for only $12!" or "$25 for an Uber? Sure, whatever!" Over time it adds up and I end up spending $1,000 on anything.
        - "Inflation and the high cost of living make it difficult to save."
    - Dream state
        - The peace of mind associated with financial stability
        - Saving for life goals
        - Maintaining a budget without stress
        - A sense of fulfillment from achieving financial goals
        - Confidence in managing finances
        - "I've only been using it for a few weeks, but I'm managing to stick to a set budget and so far it has worked wonders on my savings account. I'm less likely to spend money on frivolous things if I have to write them down."
        - "As your savings grow, you'll feel a sense of pride and accomplishment, which will only encourage you to keep touching them and adding more!"
        - "I now have a real chance to change my financial situation."
    - Desire: 3 - the threshold is high - 7 - because they require an easy, timeless solution
    - Certainty: 3 - the threshold is medium - 5 - they have most likely heard that budgeting is crucial for proper financial management, but may think it is a waste of time.
    - Trust: 0 - the threshold is low - 3 - mentioning that my client is a financial advisor with 12 years of experience should be enough
- What do I want them to do?
    - Stop scrolling
    - View the post
    - Write a keyword in the comments
    - Go to their inbox
    - Leave their email address
- What do they need to see/feel/experience?
    - Catch their attention
        - "Nearly 50 percent of Poles earning above the national average live from paycheck to paycheck."
    - Increase their trust
        - Mention that I am a financial advisor with 12 years of experience
    - Increase their curiosity
        - "I'll show you, one reason why, despite earning good money, you will always feel poor."
    - Reveal their obstacles
        - point out and briefly describe a previously unknown problem for them related to overspending

        - give a precise example from everyday life
        - explain why it is a problem and what causes it
        - point out the solution
    - CTA
        - "look into the description for more and observe to become richer with your current earnings".
- Caption
    - Again, grab their attention:
        - Increase desire
        - Increase curiosity
            - Here are 4 ways to feel richer with your current earnings"
        - Point out solutions
        - Point out briefly 4 ways to save money
    - CTA
        - Comment "BUDGET" and I will send you a free template that will save you time and make you able to put away even more.

Copy:

Are you among the 50% of Poles who earn above the national average, but still live from paycheck to paycheck?

I'm a financial advisor with 12 years of experience, and I'll tell you one reason why, despite earning well, you may always feel poor.

Ignorance of your expenses. Do you know how small purchases can affect your finances?

A bite to eat out or your daily coffee - it's only a dozen zlotys, right?

But when you look at your account, these innocent expenses leave you unable to save anything and stuck in a cycle of living from first to first.

Want to know how to change that?

Pay yourself as soon as you receive your paycheck - set aside a minimum of 10% of your earnings in savings, and only then pay your bills.

At the end, take care of spending what you have left.

Take a look at the description to learn how to become richer with your current earnings.

Caption:

YES, YOU CAN AFFORD IT!

So stop putting off your dreams.

Here are 4 proven ways to feel richer with your current earnings:

1. Make a budget and plan your regular monthly expenses. Find the time to carefully break down your expenses and income. This will help you understand where your money is running away.
2. Track your expenses on a regular basis. Do this daily or at least once a week. Tracking your expenses will help you see where you can save money.
3. Cut unnecessary expenses. Cut back on small, impulsive purchases, and give yourself a day's thought for more expensive ones. Ask yourself, do you really need that takeaway coffee every day?
4. Start saving. Regularly set aside a set portion of your earnings. Even small amounts added to your savings can pay big dividends in the future.

Comment 'BUDGET' and I'll send you a free template that will save you time and make you able to put away even more.

YOU ARE POOR

- Who am I talking to?
    - To people who earn no small amount of money and yet, through poor money management and uncontrolled spending, are unable to put aside almost nothing.
- Where are they now?
    - They scroll on social media
    - Level Awareness - 2 - Aware of the problem
    - Stage Sophistication - 4 → show that using a budget is easy, fun, requires little time, created for busy people with no time for anything
    - Current state
        - Lack of regularity in managing finances
        - Frustration from lack of progress in saving
        - Stress from unforeseen expenses
        - Guilt over inability to provide a better life for the family
        - Insecurity about the financial future
        - "I feel so guilty that suddenly tonight I spent a large sum of money on..."
        - "My money is disappearing, and I wonder what I even bought!"
        - Over the past few years, I've let so much money go by because I always thought: "Oh, I can buy this burger for only $12!" or "$25 for an Uber? Sure, whatever!" Over time it adds up and I end up spending $1,000 on anything.
        - "Inflation and the high cost of living make it difficult to save."
    - Dream state
        - The peace of mind associated with financial stability
        - Saving for life goals
        - Maintaining a budget without stress
        - A sense of fulfillment from achieving financial goals
        - Confidence in managing finances

        - "I've only been using it for a few weeks, but I'm managing to stick to a set budget and so far it has worked wonders on my savings account. I'm less likely to spend money on frivolous things if I have to write them down."
        - "As your savings grow, you'll feel a sense of pride and accomplishment, which will only encourage you to keep touching them and adding more!"
        - "I now have a real chance to change my financial situation."
    - Desire: 3 - the threshold is high - 7 - because they require an easy, timeless solution
    - Certainty: 3 - the threshold is medium - 5 - they have most likely heard that budgeting is crucial for proper financial management, but may think it is a waste of time.
    - Trust: 0 - the threshold is low - 3 - mentioning that my client is a financial advisor with 12 years of experience should be enough
- What do I want them to do?
    - What do I want them to do?
    - Stop scrolling
    - Read/watch a post
    - Watch my profile
- What do they need to see/feel/experience?
    - Catch their attention
        - "There is one thing you will never achieve your dreams because of."
        - Increase their confidence and curiosity
        - "Working as a financial advisor for the past 12 years, I have learned one key principle that has allowed many people to stop living from paycheck to paycheck and build financial independence."
    - Reveal the solution
        - This principle is paying yourself first and comes from the book "Rich Father, Poor Father" by Robert Kiyosaki.
    - Explain based on the contrast
        - poor people pay themselves last - first from their paycheck they pay all their bills, subscriptions, take care of their pleasures, and only at the end they leave something for themselves, if there is anything left at all
        - rich people, on the other hand, pay themselves as if they were the first - the first thing after receiving a paycheck is to set aside 10% for their future - by doing this they are assured that their money will not disappear under unknown circumstances
        - many people think that this is impossible to do, because after all, they live from first to first
        - but once you try it, you'll notice that you'll simply start managing your money more wisely
    - CTA
        - "Stop enriching other people at your expense and start setting aside for your goals. Watch to become richer with your current earnings."

Copy:

There is one thing you may never achieve your dreams because of.

Working as a financial advisor for the past 12 years, I have learned one key principle that has allowed many people to stop living from paycheck to paycheck.

This principle is paying yourself first and comes from the book "Rich Father, Poor Father" by Robert Kiyosaki.

Poor people pay themselves last - they pay their bills, subscriptions, and pleasures first, and only at the end do they leave something for themselves, if they have anything at all.

Rich people, on the other hand, pay themselves first - as soon as they receive a paycheck, they put aside a minimum of 10% for their future.

Did you know that you can do that too?

By doing this regularly, you are assured that your money will not disappear under unknown circumstances.

Think it's impossible? Start now and you will notice that you will manage your money more wisely.

Stop enriching other people at your expense and start setting aside for your own purposes.

Follow me to become richer with your current earnings.

MICHAL WIŚNIEWSKI IS BANKRUPT

- Who am I talking to?
    - To people who earn no small amount of money and yet, through poor money management and uncontrolled spending, are unable to put aside almost nothing.
- Where are they now?
    - They scroll on social media
    - Level Awareness - 2 - Aware of the problem
    - Stage Sophistication - 4 → show that using a budget is easy, fun, requires little time, created for busy people with no time for anything
    - Current state
        - Lack of regularity in managing finances
        - Frustration from lack of progress in saving
        - Stress from unforeseen expenses
        - Guilt over inability to provide a better life for the family
        - Insecurity about the financial future
        - "I feel so guilty that suddenly tonight I spent a large sum of money on..."
        - "My money is disappearing, and I wonder what I even bought!"
        - Over the past few years, I've let so much money go by because I always thought: "Oh, I can buy this burger for only $12!" or "$25 for an

        - Uber? Sure, whatever!" Over time it adds up and I end up spending $1,000 on anything.
        - "Inflation and the high cost of living make it difficult to save.”
    - Dream state
        - The peace of mind associated with financial stability
        - Saving for life goals
        - Maintaining a budget without stress
        - A sense of fulfillment from achieving financial goals
        - Confidence in managing finances
        - "I've only been using it for a few weeks, but I'm managing to stick to a set budget and so far it has worked wonders on my savings account. I'm less likely to spend money on frivolous things if I have to write them down."
        - "As your savings grow, you'll feel a sense of pride and accomplishment, which will only encourage you to keep touching them and adding more!"
        - "I now have a real chance to change my financial situation.”
    - Desire: 3 - the threshold is high - 7 - because they require an easy, timeless solution
    - Certainty: 3 - the threshold is medium - 5 - they have most likely heard that budgeting is crucial for proper financial management, but may think it is a waste of time.
    - Trust: 0 - the threshold is low - 3 - mentioning that my client is a financial advisor with 12 years of experience should be enough
- What do I want them to do?
    - Stop scrolling
    - View post
    - Comment on the keyword
    - Head to the mailbox and leave your email
- What do they need to see/feel/experience?
    - Catch their attention
        - Show a celebrity they know - "This is Michal Wisniewski."
    - Increase curiosity
        - Recall an event they are familiar with - "He earned over 35 million zlotys throughout his career and became bankrupt’"
        - "As a financial advisor, I analyzed his situation and found one reprehensible mistake he made…"
    - Reveal the problem
        - Name the problem - living beyond your means
        - stating that 35 trillion is really not bad money until you have such expenses as....
        - listing the huge expenses of big stars in the form of a list → £30,000 for X, £20,000 for Y, etc....
        - stating that with such expenses it doesn't matter how much you earn - you will always be short of money
        - transferring the same filter to the reality of our audience - earning 8 thousand a month compared to the cost of living
        - drawing the main lesson for people of all incomes

    - CTA
        - "If you want to start managing your money wisely and make sure you don't share the fate of Michael Wisniewski, write in the comment 'EARNINGS' and I'll send you a free home budget template."

Copy:

This is Michal Wisniewski. [Photo of Michal Wisniewski in the background].

He earned more than 35 million zlotys throughout his career and became bankrupt.

As a financial advisor, I analyzed his situation and found one criminal mistake he made....

Living beyond his means.

35 million is really not bad money, until you have such expenses as...

- 40 thousand zloty for flights,
- 400 thousand for a car
- 500 thousand for arranging a wedding,
- 2.8 million for apartments....

Now let's bring this to your reality - 10 thousand zlotys is a solid income, but when it comes to:

- 500 zlotys for going out on the town
- A thousand for clothes and appearance
- 3 thousand for loan installments,
- 20,000 a year for vacations,

It's not about earnings. It's about how wisely you manage them.

Without a financial plan and adequate savings, even the highest earner can become poor.

If you want to start managing your money wisely, write in the comment " EARNINGS" and I will send you a free home budget template.

Within a month you will see how much money you are saving for your dream goals.

SCHOOL HAS TAUGHT YOU NOTHING

- Who am I talking to?
    - To people who earn no small amount of money and yet, through poor money management and uncontrolled spending, are unable to put aside almost nothing.
- Where are they now?
    - They scroll on social media
    - Level Awareness - 2 - Aware of the problem

- Stage Sophistication - 4 → show that using a budget is easy, fun, requires little time, created for busy people with no time for anything
- Current state
  - Lack of regularity in managing finances
  - Frustration from lack of progress in saving
  - Stress from unforeseen expenses
  - Guilt over inability to provide a better life for the family
  - Insecurity about the financial future
  - "I feel so guilty that suddenly tonight I spent a large sum of money on..."
  - "My money is disappearing, and I wonder what I even bought!"
  - Over the past few years, I've let so much money go by because I always thought: "Oh, I can buy this burger for only $12!" or "$25 for an Uber? Sure, whatever!" Over time it adds up and I end up spending $1,000 on anything.
  - "Inflation and the high cost of living make it difficult to save."
- Dream state
  - The peace of mind associated with financial stability
  - Saving for life goals
  - Maintaining a budget without stress
  - A sense of fulfillment from achieving financial goals
  - Confidence in managing finances
  - "I've only been using it for a few weeks, but I'm managing to stick to a set budget and so far it has worked wonders on my savings account. I'm less likely to spend money on frivolous things if I have to write them down."
  - "As your savings grow, you'll feel a sense of pride and accomplishment, which will only encourage you to keep touching them and adding more!"
  - "I now have a real chance to change my financial situation."
- Desire: 3 - the threshold is high - 7 - because they require an easy, timeless solution
- Certainty: 3 - the threshold is medium - 5 - they have most likely heard that budgeting is crucial for proper financial management, but may think it is a waste of time.
- Trust: 0 - the threshold is low - 3 - mentioning that my client is a financial advisor with 12 years of experience should be enough

* What do I want them to do?
  - Stop scrolling
  - View the post
  - Watch my profile
* What do they need to see/feel/experience?
  - Catch their attention
    - hook - "5 lessons about money they don't teach in school."
    - Start with the least trite/expected information
    - naming the lesson - money is not a real thing
    - explaining it in a simple one-sentence manner
  - Present a further 3 lessons

        - naming the second lesson
        - explain it in a simple way in one sentence
        - to name the third lesson
        - explain it in a simple way in one sentence
        - naming the fourth lesson
        - explain it in a simple way in one sentence
    - Conclude with a lesson related to budgeting
        - naming the lesson: having a budget is having freedom
        - explaining the lesson in a simple way in one sentence
    - CTA
        - If you want to be able to save for any purpose without putting your mouth off - write "LESSON" and I will send you a free template for the best budget.

Copy (Translated from Polish):

5 key lessons about money not taught in school... the most important one is at the end

Money is not real. It's just a tool for exchanging value, which has no value in itself - it's us who give it meaning.

Invest in assets, not liabilities. Buy things that will put money in your pocket over time, not take it away.

Control your spending. Small purchases, like your daily coffee out on the town, can take a big chunk out of your budget at the end of the month.

Investing is not just for the rich. Everyone can and should invest to multiply even the smallest savings.

The last and most important lesson: a budget is the key to financial freedom. It is not a restriction, but a tool that allows you to spend money without guilt.

Do you want to save for every purpose without making big sacrifices? Write 'LESSON' and I'll send you a free financial advisor budget template to help you control your finances and achieve your goals!