



NOTES



Fill in the blanks as we progress through the presentation. The information will be provided and should be used to build your understanding of the Determined Destiny Values as well as the basics of finance and investing.

DETERMINED DESTINY VALUES

1. THE I AM Affirmations provide a strategy for success in life and are the basics of _____.
2. The I AM Affirmations are supported by Jubilee’s Three Pillars of _____.
3. The Three Pillars of Success are:
 1. _____
 2. _____
 3. _____
4. The affirmations associated with the Leadership Pillar are related to:
 1. _____
 2. _____
 3. _____
 4. _____
5. The affirmations associated with the Character Pillar is related to:

6. The affirmations associated with the Excellence Pillar is related to:

PILLAR OF LEADERSHIP



7. The first affirmation associated with the Leadership Pillar is:
"I AM _____".

8.. This means that we make the time to do those things that are _____ to us.

9. It takes _____ and _____ to control our time.

10. Self-discipline allows us to make the time to _____ that are necessary to experience financial success.

11. Self-management allows us to _____ to achieve long-term goals.

12. Albert Einstein said that _____ is the most powerful force in the universe.

Magic of Compound Interest

13. Scenario: You have a \$1,000 lump sum investment. Estimate your new savings amount after 70 years.

5 % Interest	10 % Interest
\$30,426	\$ _____

Simple Interest -vs- Compound Interest



13. _____ interest is based on the principal amount of a loan or deposit. In contrast, _____ interest is based on the principal amount and the interest that accumulates on it.

Rule of 72-The Magic of Time

14. The rule says that to find the number of years required to double your money at a given interest rate, you just divide the interest rate into the number _____.

The Magic of Time

15. Scenario: You have \$2,000 at age 16. Use the table to estimate your new savings amount at age 64.

AGE	.01% APR	18% APR
16	\$2,000	\$2,000
64	\$	\$

Who knows about the Rule of 72? - **The Financial Services Industry**

- 16. Chase Savings account _____ %
- Advertised rate _____ %
- Pacific National Bank (MM) _____ %
- Providence Bank of Texas (CD) _____ %
- Chase Savings account _____ %

What interest do you have to double money every 4 years? _____ %



17. The second affirmation associated with the Leadership Pillar is:

“I AM _____”.

18. This means that we know:

Financial Independence

19. **Financial independence** is not about _____ but the status of having enough _____ to pay your living expenses for the rest of your life without having to depend on others.

Married & Independent Children

20. These are the Determined Destiny Values that produce an environment for a _____ home.

No Debt

21. Unmanaged Debt like student _____, auto _____ and credit card _____ will ruin our opportunity to become financially independent.

Auto Loans

22. Cars depreciate. This means they go _____ in value.

23. Reportedly, the day we drive our new car away from the dealership, it drops _____% of its value.



Credit Cards

24. How long will it take to pay off \$2,000 in credit card debt?

25. A \$2,000 credit card balance with an 18% annual rate, with a minimum payment of \$10 / month will take just over _____ to pay off.

Home Mortgage

26. We can pay our home mortgage off 10 years early with an _____ plan.

Life Insurance

27. Use the table to choose between Whole Life and Term Life

Whole Life Insurance	Term Life Insurance + Mutual Fund
Bundled concept	Unbundled concept
Use your protection and lose the savings	Protection Only
Use your savings and lose or reduce protection	Savings outside of Insurance

The Theory of Decreasing Responsibility

The theory of decreasing responsibility is a life insurance philosophy that holds that individual financial responsibilities rise and then decline over the course of a lifetime and that life insurance amounts should reflect those changes.

Retail Investor

28. Retail Investors are either _____ or _____ participants in the market.



Mutual Funds & ETFs

A mutual fund is an open-end professionally managed investment fund that pools money from many investors to purchase securities.

29. A mutual fund investor is a _____ participant.

Exchange Traded Fund (ETF)

ETFs are similar in many ways to mutual funds, except that ETFs are bought and sold throughout the day on stock exchanges.

30. An ETF investor is an _____ participant.

31. To become A RETAIL INVESTOR means we will bypass all the _____, and one way to do that is to become an options trader.

Professional and Retail Option Traders can become Position Traders which will be the focus of our Jubilee Investment Club. A Position Trader trades complex and calculated option combinations in order to profit from things such as volatility and time decay.

32. The third affirmation associated with the Leadership Pillar is:

“I AM _____”.

33. This means that we:

_____.

34. Principles are _____ that are permanent and universal.



35. Money Management Principles

Spending _____

Debt _____

Income _____

Financial Facts

Financial Principles

36. The higher the reward, the greater the _____.

37. Money has _____.

38. Diversification reduces _____.

39. Financial markets are _____.

40. The fourth affirmation associated with the Leadership Pillar is:

“I AM _____”.

41. This means that:

_____.



Become an Owner and not a Loaner

42. Becoming an _____ means you are actively involved in your finances and in control of your destiny.

In Control of my destiny

43. We accumulate _____ and sustain _____ on two principles:

- 1. Owner not a _____
- 2. Own assets that increase in _____

PILLAR OF CHARACTER

44. The affirmation associated with the Character Pillar is:
"I AM _____"

45. This means that:

46. It also takes determination to achieve _____.

The laws of Investing

- The law of sowing and reaping
- The law of probability
- The law of large numbers

Patterns of Behavior

Old Patterns

- Uninterested
- Satisfied
- Unproductive associations
- Fear to dream

New Patterns

PILLAR OF EXCELLENCE



47. The affirmation associated with the Excellence Pillar is:
“I AM _____”.

48. This means that:

49. Your creative imagination will fuel your _____ and _____.

50. Why do you want to create sustainable wealth?

Feeling Satisfied?



Bank Overdraft

An overdraft occurs when you don't have enough money in your account to cover a transaction, but the bank pays the transaction anyway.

The Great Recession

The financial crisis of 2008 was the biggest economic meltdown in the U.S. since the Great Depression. There have been **24 market corrections since November 1974**, and only five of them became bear markets (which began in 1980, 1987, 2000, 2007, and 2020).

Retirement Income

_____ % of retired people are dependent on Social Security.

The Jubilee Finance Club

