

## FINANCIAL PLANNING

### **Meets needs and goals only**

Based on limited ideas of  
“what you can afford”

### **Minimizes requirements**

“How much do I have to save?”

### **Product-oriented (what you buy)**

Focus is primarily on  
buying certain products

### **Focused on rate-of-return**

“How much is this earning me?”

### **Institutions control your money**

Put your assets “under management.”  
(and/or give control to government)

### **Micro (vacuum) based**

Focus is on your “portfolio”

### **Net worth is measurement**

A bigger portfolio is the goal

### **Retirement oriented**

Your reward for work is not working

### **Lives only on interest**

At mercy of interest rates, with fingers  
cross you won't need to use principle

### **Money stay still**

Assets are accumulated into accounts  
where they sit financially “stagnant”

### **Dollars do only one job**

Save separately for emergencies,  
education, retirement, major purchases.  
Spend each dollar for one purpose only

### **Professional planner is the expert**

Finances are represented as something  
confusing that should be delegated

VS.

## PROSPERITY ECONOMICS

### **Pursues wants and dreams**

Based on unlimited ideas of  
“what is possible?”

### **Optimizes opportunities**

“How else can I build wealth?” mindset

### **Strategy-oriented (what you do)**

Based on time-tested principles and  
financial philosophies used to build wealth

### **Focused on recovering opportunity cost**

Keep more money working for you

### **You control your money**

Maintain responsibility for and  
access to your assets and funds

### **Macro (big picture) based**

View your whole personal economy

### **Cash flow is measurement**

The goal is more money to enjoy each month

### **Abundant/Freedom oriented**

Enjoy your work and your life  
- all life long

### **Spends and replaces principle**

A flexible, sustainable way to live

### **Money moves**

Your personal economy is alive and well;  
money flows in and out of accounts

### **Dollars do many jobs**

Dollars are used for flexible  
and multiple purposes

### **Clients are empowered**

Money is demystified. Education-based  
approach builds financial confidence