

**3** workshops  
over  
**3** weeks  
for  
**comprehensive  
money management  
education**

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# **ASSEMBLING YOUR FINANCES**



**CONNECTING  
ALL THE PIECES  
FOR SUCCESSFUL  
MONEY MANAGEMENT**

[www.assemblingyourfinances.com](http://www.assemblingyourfinances.com)

# COMPREHENSIVE MONEY MANAGEMENT EDUCATION



## YOUR BASELINE

The focus of **Session One** is about taking an inventory and an assessment—a brutally honest assessment—of your personal finances. You'll examine and define the true numbers that make up your financial formula: a set of factual points of reference from which you can objectively evaluate change.

Also during Session One, you'll begin assembling the documents of your comprehensive money management system. Money is all about numbers, and those numbers need to be tangible—at hand, written down.

### IN CLASS YOU'LL:

- **Define** the factors of your financial formula
- **Determine** your true net income
- **Assess** the scope of your expenses
- **Initiate** your money management system



## YOUR COMPASS

In **Session Two** you'll use the information you've gathered through your homework to refine and expand your financial formula. Likewise, you'll learn how to calculate ratios for the purposes of contextualizing spending and determining how debt may—or does—impact your financial choices.

Later, you'll examine and evaluate the money marketplace via the four points of your financial compass. In conjunction, you'll learn and practice the math skills that every confident financial negotiator must command.

### IN CLASS YOU'LL:

- **Calculate** ratios as a demand on (or obligation of) your true net income
- **Examine** techniques for controlling and/or reducing expenses
- **Evaluate** methods for short and long-term savings
- **Analyze** the full costs of purchasing money (erroneously known as, borrowing)



## YOUR STORIES

**Session Three** is about your financial stories.

First, you'll learn the history, the role and your rights regarding the stories that others tell about you: **your credit files and FICO scores**.

Second, you'll participate in an exercise to deconstruct and demystify the annual story you write about part of your financial baseline: **your federal income tax filing**.

### IN CLASS YOU'LL:

- **Learn** the commercial and legal history of consumer credit files & FICO scores
- **Identify** your rights and the process (under the Fair Credit Reporting Act) to correct information in your credit files
- **Define** strategies to improve your FICO score
- **Outline** the simple steps for completing your federal income tax filing



## ASSEMBLING YOUR FINANCES

. . . is a dynamic, hands-on workshop that provides you with tangible skills and practical knowledge to assess and control all the interconnected pieces of **your money management.**

**In three sessions over three weeks,** including homework between classes, you will be guided to establish (or reestablish) a clear, concise and comprehensive system for managing every aspect of **your personal finances.**

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In your life, you've made many financial decisions based upon your own motives. So, too, have banks, stores, legislators, and all the other actors who share the grand stage of our economy.

**Assembling Your Finances'** approach to teaching money management focuses on describing, decoding and demystifying those motives so that you will have the knowledge and skills to make the best decisions for **your individual situation and needs.**

What participants say about

## ASSEMBLING YOUR FINANCES

*"Karl is very engaging as an instructor, and made everyone feel not only a part of the class, but also a contributor to the class. Karl has the unique ability to make what could be a boring subject, quite interesting and fun. As an instructor myself, I recognize the difficulty in pulling this off - and he did an amazing job! I would take any class he teaches, and recommend his classes to others."*

**DIANE** – Seattle  
Fall Quarter 2012 • SCCC

*"Karl was probably the most engaging instructor I have ever had. I enjoyed his down-to-earth nature, his honesty, his willingness to share his experiences with the class and his sense of humor. The class time flew by. I only wish I had met him when I was a lot younger and had the good fortune of taking finance classes from him as I truly believe my finances would be in a lot better shape today. Excellent instructor!"*

**MYRA** – Shoreline  
Winter Qtr. 2012 • SCCC

*"It was a great course that everyone should take. I would and have recommended it to everyone I know, especially those searching for better financial management practices. Not only that but the instructor brings the class alive. He is engaging with each student and very entertaining. Clearly he is passionate about the topic, which makes the class exciting."*

**JAKI** – Seattle  
Summer Qtr. 2011 • SCCC