



LET'S TALK ABOUT

FINANCIAL STEWARDSHIP

Presentation by Truvinewellness

AGENDA

What we'll cover today

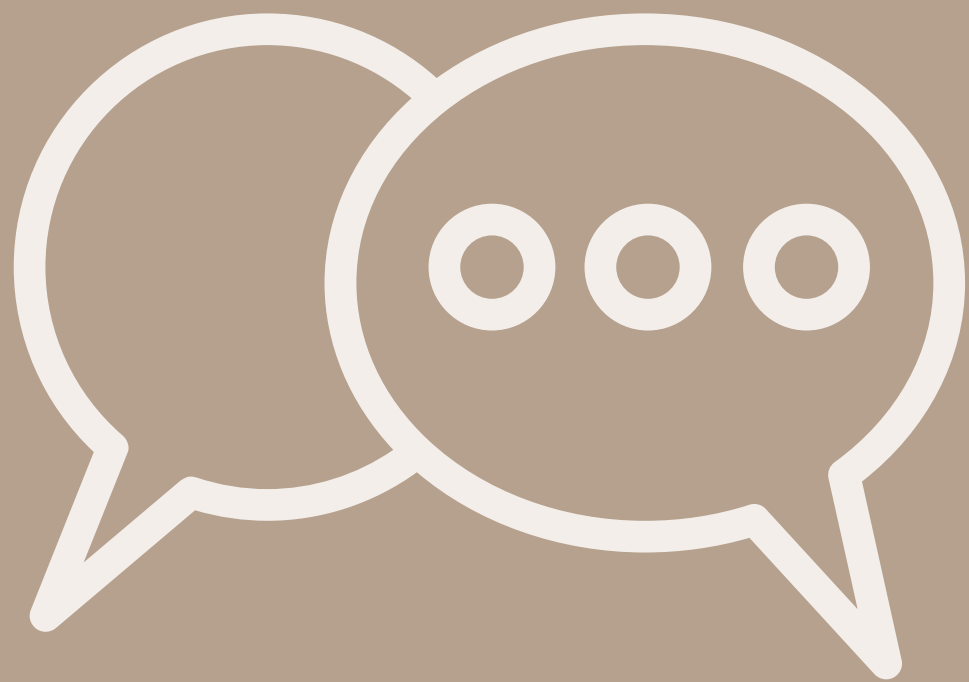
- ✓ Introduction
- ✓ Uprooting & rebuilding
- ✓ Financial stewardship
- ✓ Managing our subscriptions
- ✓ Budgeting
- ✓ Developing payment plans
- ✓ Building new strategies & savings

● INTRODUCTION

Hi! I'm Eboney

I am a labor and delivery nurse who has paid over \$95k in student loans debt. I have a passion to help people to walk into their birthing seasons by tackling the factors that holds them back. Finance is one of those areas. I've seen firsthand the power of financial stewardship and the impact it can have on people's lives.





• LET'S CHAT !

- ▶▶ What is your name?
- ▶▶ Where are you from?
- ▶▶ One interesting fact about yourself

AUDIENCE

- Debt/ debt free
- Create & stick to a budget
- Enhance financial management
- Navigate financial changes or transitions
- Equipped with essential skills to manage their finances
- Personal Development



HOW ARE YOU STEWARDING WHAT YOU HAVE?



#1

5 bags of silver
Invested the money
Gained 5 more bags of silver



#2

2 bags of silver
Invested the money
Gained 2 more bags of silver



#3

1 bag of silver
Hid the money
Gained nothing in return



UPROOT & REBUILD YOUR MONEY MINDSET



UNDERSTANDING YOUR MONEY MINDSET



Reflect on your upbringing and the conversations you heard about money. Was it filled with complaints and worries of not having enough or was their ample supply?



Consider the people in your life who influenced your decisions. what was their behavior and mindset regarding money? Did this leave a positive or negative impact for your financial journey?






Think about your family's financial situation growing up. Did they have a budget or financial plan? Did your family talk about building a savings or was there not enough to start one?

	176	216	(266)	(184)
	394	(500)	(599)	(1,411)
es	156	283	276	
ons	5,862	4,186	14,35	

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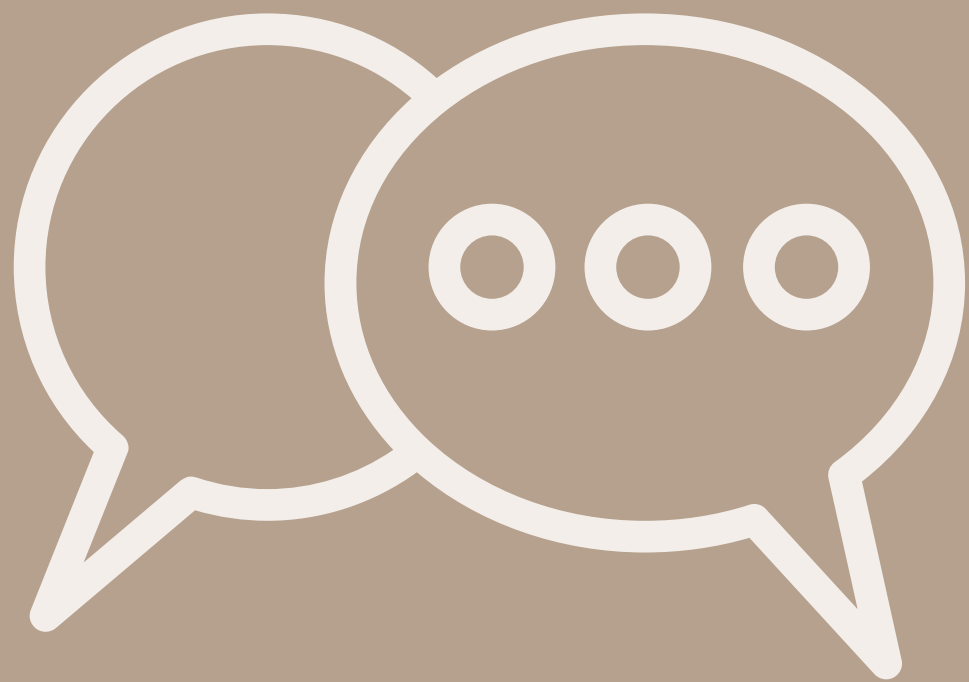
STRATEGY #1

UPROOT & REBUILD YOUR MONEY MINDSET

-  Examine and evaluate what you learned about money
-  Identify your current habits
-  Replace each habit & experiences with what you want to see in your life

The background is a dark, semi-transparent overlay on a collage of financial-related images. On the left, a bar chart shows data for January, February, and March. In the center, a stack of US dollar bills is visible, with a \$100 bill prominently showing Benjamin Franklin. On the right, a calculator is partially visible, showing buttons for 0, 00, ., =, 2, 3, and +.

**HOW TO LESSEN YOUR
EXPENSES SO YOU CAN
PRIORITIZE WHAT MATTERS?**



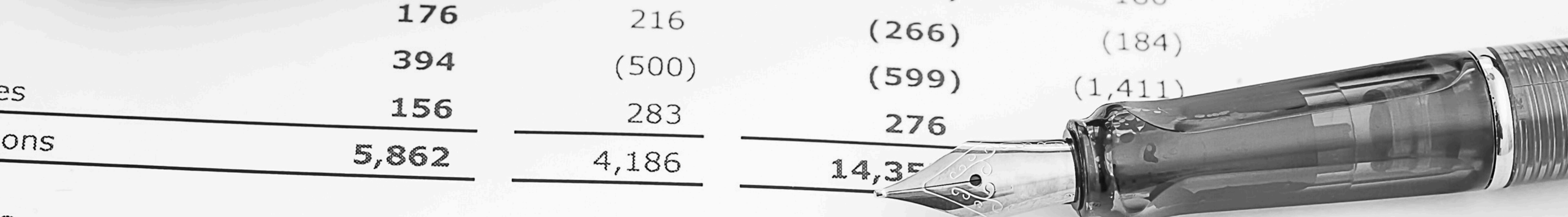
- LET'S CHAT !

- ▶▶ How many subscriptions do you have?
- ▶▶ How many of them are currently being use?

● SLOW DOWN/ SCALE DOWN

- ▶ Give credit to where every penny is being spent
- ▶ Subscription companies are making millions a day just by our lack of diligence in checking if we are still using them
- ▶ Mindful spending: find the discipline to minimize the impulsive spending





STRATEGY #2

RECOGNIZE THAT YOU HAVE THE AUTHORITY TO TELL YOUR
MONEY WHERE TO GO!



Write a list of all your subscriptions



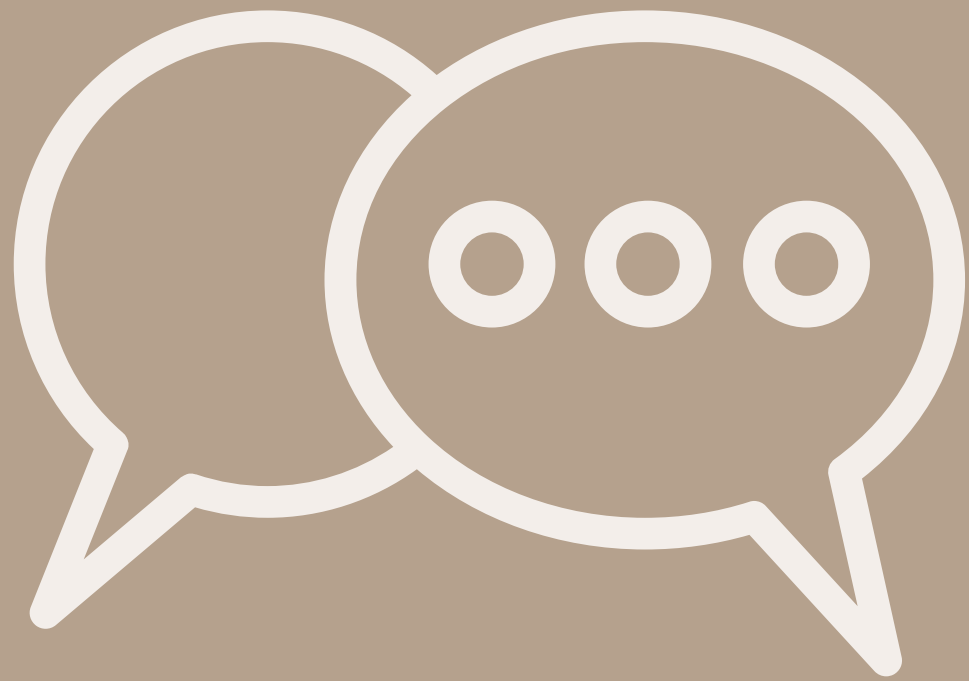
Cancel & close the accounts that are no longer in use



Organize the active subscriptions by its due date

BUDGETING





• LET'S CHAT !

I agree / disagree that budgeting

- ▶▶ Allows me to manage my debt and expenses
- ▶▶ Keeps me from overspending
- ▶▶ Is fun
- ▶▶ Is time consuming. I do not have time for it

• BUDGETING

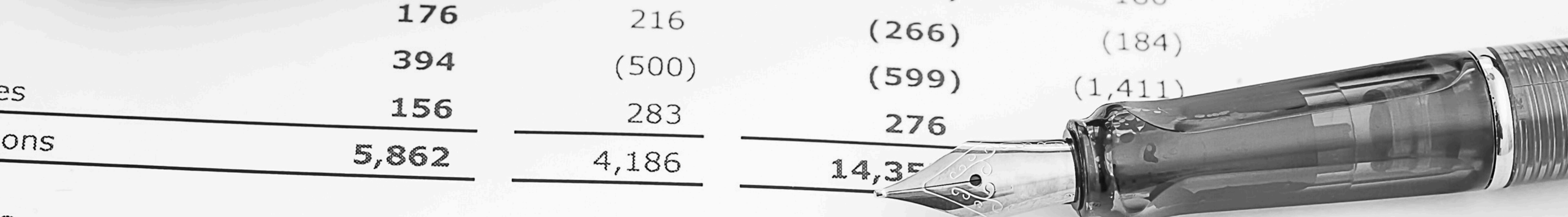
- ▶ Understand your income (weekly, biweekly, monthly)
- ▶ Creating strategies that will make your money work for you
- ▶ Keep account of what you have in your storehouse

budget

expenses

miscellaneous

meals



STRATEGY #3

LET'S MAKE BUDGETING FUN!



Create an atmosphere that will draw your attention & focus



Build the discipline & embrace a period of conscious living



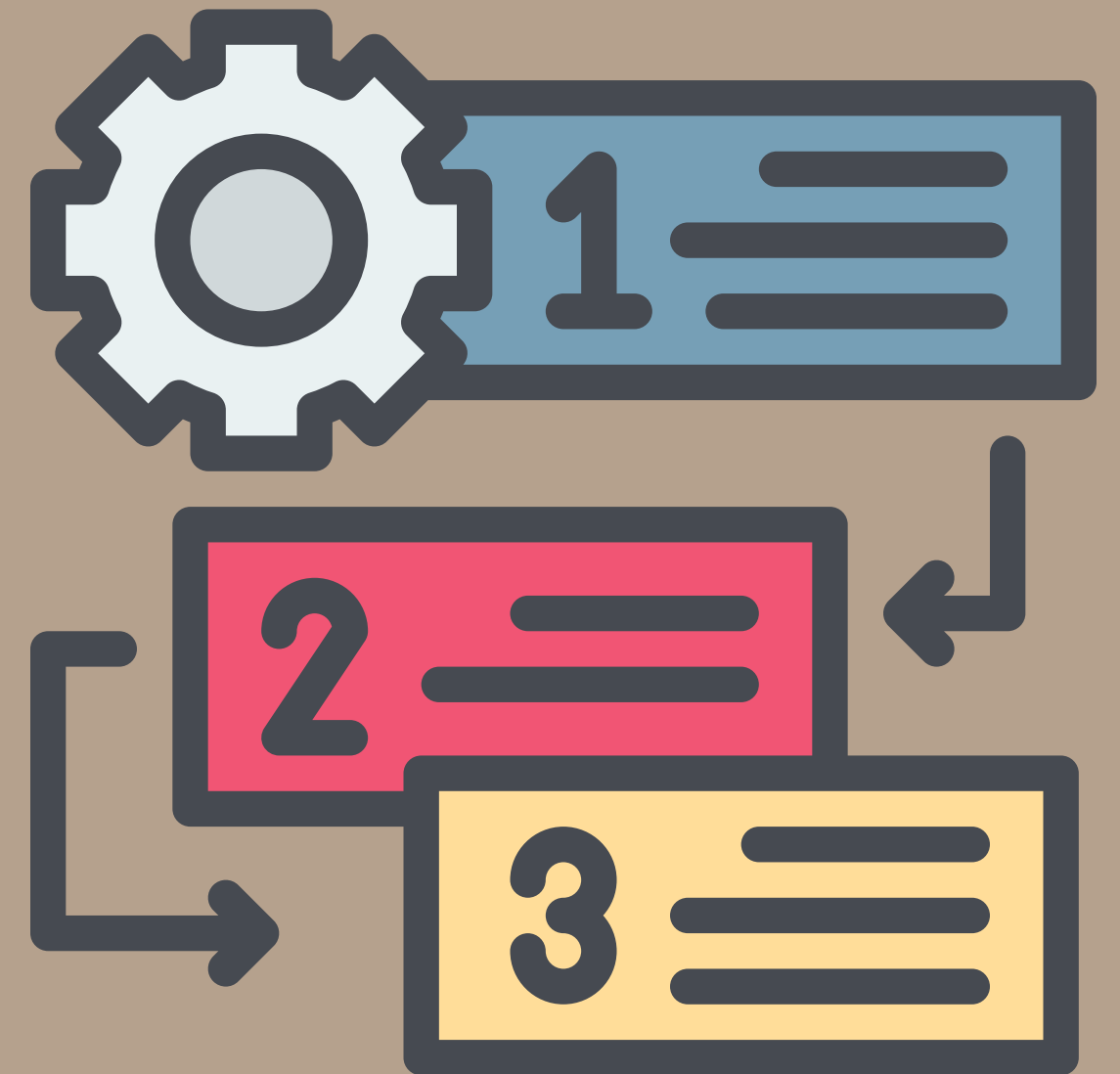
Allocate enough funds to cover essential expenses & debt payments

The background is a dark, semi-transparent overlay on a light-colored image. The image contains a calculator on the right side, a stack of US dollar bills (including a \$100 bill) at the bottom, and a bar chart on the left side. The bar chart has a y-axis with values from 0 to 12,000 in increments of 2,000, and an x-axis with labels for January, February, and March. The text 'PRIORITIZE YOUR DEBTS' is centered in a white, bold, sans-serif font within a light beige rectangular box.

PRIORITIZE YOUR DEBTS

● PRIORITIZE DEBTS

- List all of your debts (balances, IRs, minimum payments, debt size...)
- Identify your payment method
 - Debt avalanche (highest IRs - lowest IRs)
 - Debt snowball (smallest -largest)
- Build a momentum & stay motivated
 - Track your progress
 - Celebrate milestones



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STRATEGY #4

TAKE CONTROL OF YOUR DEBTS



List all your debts



Decide on a payment method of choice

The background is a dark, semi-transparent overlay on a photograph of financial tools. It includes a bar chart on the left with a y-axis ranging from 0 to 14,000 in increments of 2,000, and x-axis labels for January, February, and March. Below the chart is a \$100 bill featuring Benjamin Franklin, with the serial number HH 30366263 A. To the right is a calculator with visible buttons for 0, 00, ., =, 2, 3, and +. A pen lies horizontally across the bottom right. The title 'DEVELOP A PAYMENT PLAN' is centered in a white, bold, sans-serif font within a light beige rectangular box.

DEVELOP A PAYMENT PLAN

● PAYMENT PLAN

- ▶▶ The wise vs. the foolish
- ▶▶ Make necessary decisions not just for today but for the days ahead
- ▶▶ Automate payments to ensure on-time payments



Your Income

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graph TD; A[Your Income] -.-> B[Expenses]; A -.-> C[Debt-management]; A -.-> D[Future plans]; B --- B1[Housing & Utilities]; B --- B2[Transportation]; B --- B3[Groceries/ Food]; B --- B4[Miscanellous]; C --- C1[Goal setting]; C --- C2[Interest rate]; C --- C3[Least - Most]; C --- C4[Progressive debt reduction]; D --- D1[Goal setting]; D --- D2[Savings / Emergency Fund]; D --- D3[Education]; D --- D4[Roth IRA / 401k / Pension];
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Expenses

Housing & Utilities

Transportation

Groceries/ Food

Miscanellous

Debt-management

Goal setting

Interest rate

Least - Most

Progressive debt
reduction

Future plans

Goal setting

Savings / Emergency Fund

Education

Roth IRA / 401k / Pension

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STRATEGY #5

CREATE A PAYMENT PLAN



Organize your debt

- credit, student, personal loan(s)



Do not forget to build your savings!!

● Conclusion



We all might be at difference stages in our financial freedom journey.

No matter how small or big your debt is, I want to encourage you all to pay it off so that you will be able to walk freely into your birthing season(s) (i.e., launching your business, a podcast, book, starting or growing your family...)

WHAT'S NEXT?



Follow on IG

Stay up-to-date with the latest updates!

@truvine.wellness



Join our community group

A safe and encouraging community from around the world to connect, share, and encourage everyone along their personalized journey



Mailing list

Get monthly motivations, prayers, and contents, a straight to your inbox.



Coaching program

One on one support, individualize and more in depth teaching, wellness coaches, to promote acknowledgement and accountability in your goal(s).

Coming soon

A black and white photograph of a desk with a clipboard, glasses, and various charts. The clipboard is in the foreground, holding a sheet of paper with a bar chart. To the left of the clipboard, a pair of glasses rests on a sheet of paper with a line chart. In the background, another sheet of paper with a pie chart is visible. The entire scene is set against a light-colored wooden desk background.

Thank You!