

Myecon / Funny Money Zoom Call

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Online Financial Training Class

- 1)Go to abovefaith.com
- 2)Click on **Zoom Calls**
- 3) then -**Click Here to Join Live Zoom Meeting**
Passcode:1776

Funny Money Zoom Call

This Year Theme:

“Switch in 2026”

Change your Financial / Personal Life in 12 months

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Happy Black History Month

Week 3

1) **Cashflow Manager** – Record keeping

Have you been keeping any records?

2) **Cashflow Strategist** –

Financial +Debt Elimination Plan+ Millionaire Plan

Did you do one if not lets go – we can do one

together just let me know- **2 heads are better than 1**

I have done a few with Yall last month – **Great !!!**

Get Rich Step 1- Emergency Fund

If I can't convince you to stop spending every dime
you make – you will never get Rich



A) **Starter Emergency Fund** – Starter\$100/ \$500 **in 30 days**

B) **Second Level Emergency Fund** - \$1000-\$5000 **in 6 months**

C) **Longterm Emergency Fund**- 3-6 mths living expenses-
\$10,000- 50,000 or more **1-2yrs**

3) **Debt Elimination Plan**

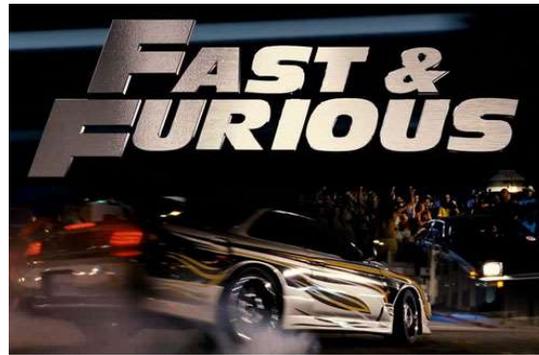
Did you pay down any debts in the last 30 days?

If so Congrats on good job!! Reward yourself

Go to a movie/ Mini Trip/ Etc Enjoy Life!!!- Minimize Stress

What is your plan this month / how much debt will you pay down or off?

Here is a good debt elimination plan!!!



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February is **Fast & Furious**- Shortest month of the year!!

So start strong and wise with your money and investments

To pay off **credit card debt fast** – Pay on credit card

- 1) **Every Day** \$5-10 ($\$5 \times 5 \text{ days a week} = \$25 \text{ a week} \times 4 \text{ weeks} = \$100 \text{ a month less debt and interest}$)
- 2) **Every Week** \$10-25 ($\$10 \times 4 \text{ weeks} = \$40 \text{ a month less debt and interest}$)
- 3) **Every Other Week** \$25-50 ($\$25 \times 2 \text{ weeks} = \$50 \text{ a month less debt and interest}$)

When you pay down debt 2 things happen

- 1) You give away less money every month = more cashflow
- 2) Your credit score increases- it is a Win/Win



- 3) It's like Chopping down a big tree -One chop at a time and eventual it will fall down- AMEN!!!

4) **Money Management Plan**- Did you cut cost this month to save money

A) Car Ins – Eating out- Internet- Cable-Life Ins-Etc

Stocks/ Investments

Investment Training 101

The ABC's of Investing - Training wheels



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What is the Rule of 72?

The **Rule of 72** is a formula that estimates the amount of time it takes for an **investment** to double in value, earning a fixed annual rate of return

Basically how long will it take for your money to double

Example : Interest on Saving Account is 1% or less

How long will it take \$1000 in your savings account to become \$2000

Just plug in the rule of 72

Take $72 \div 1\% = 72$ or

72 years for your \$1000 to grow to \$2000 you probably will be dead!!

That is like me asking you to borrow \$1000 and I will pay you back 72 years from now.

You probably will say HELL NALL!!!

Why?

But guess what you do it every day!!

Think about it have you every heard anyone get rich off a savings account?
No – Why because the rule of 72

Is there anything wrong with a savings account no, but you know you won't get rich with it.

So you need to get a higher Rate of return on your money.

How do you do that – *With knowledge and a plan!!*

First you need to understand the financial system

The Banks are crooks and thefts



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They take your money and get rich – HOW?

Think about how does the bank make their money .

They take your money at low interest rates 1-4% ROR

Then

Sell your money at 10-1000 % ROR

Let list their Products

- 1) Credit Cards at 10-40%***
- 2) Car loans 5-30%***
- 3) Loans 3-500%***

4) *Mortgage Loan 3-10%*

Note: Mortgage means pay till you die!!!

5) *Student Loans 3-10%*

So to build wealth quickly you must get a higher rate of return on your money.

Example :

FAGIX stock ROR 8%

Plug in the rule of 72

$$72 \div 8\% = 9\text{yr}$$

Money doubles in 9 years

This is why I encourage yall to get some stocks because the Rate of returns are from 3-1000%

So if you earned 30% off AMC how long could it take for your money to double -Problem is with stocks it could be 1hr -1min 1sec-1 day but for time sake we will use the rule of 72

$$72 \div 30\% = 2.4 \text{ years } \text{WOW!!}$$

Bottom line you just need to earn higher Rates of return. So get smart with your money and do your homework on investments

How to get rich (Mentally off stocks)

The next few months the stock market will go up- make sure you get some of this money!!!

Example:

If you buy AMC for around \$1.27



And sold it within 30 days for \$2 you made .50cent profit

Step1

First what is Rate of Return?

Do the math to find ROR divide Profit amount: .50cent

By

Sales Proceeds\$2

Rate of Return is 25%

So, .50 cent ÷ \$2 =.25 ROR or 25%

Step 2



What If ??????

*What if you had **100** or **1000** shares of AMC?*

*Do the math on **100** shares*

100 x \$1.50 a share = \$150 cost or basis

*100 x \$2 a share **sales proceeds** = \$200*

*100 x .50 cent profit per share = **\$50** profit in one month*

ROR is still 25% just larger profit

*Do the math on **1000** shares*

1000 x \$1.50 a share = \$1500 cost or basis

1000 x \$2 a share sales proceeds = \$2000

*1000 x .50 cent profit per share = **\$500** profit in one month*

ROR is still 25% just larger profit

*If you buy **1** stock and make a profit you beat the average real estate investor by 10-30% all day every day and less risk and lower cost.*

Think of it as if you bought mini homes and rent them out and make \$50 - \$500 a month or year.



So, buy your stocks and get Rich Mentally!!!

Praise God!!! AMEN

Homework

Buy a stock / Mini rental Home

Tell me in February or March

Stock Name _____

How many Shares _____

Date Acquired / Bought _____

Date Sold _____

Cost/ Basis _____

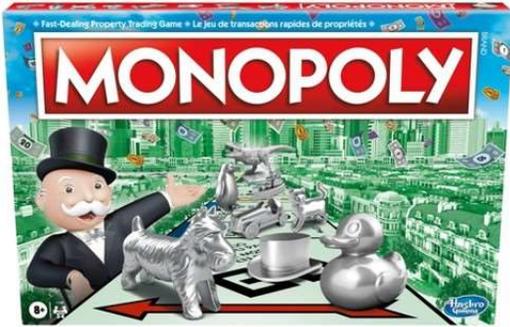
Proceeds _____

Gain / Profit Amount / Loss _____

Rate of Return-ROR _____

(Divide Profit Amount ÷ Sales Proceeds = %ROR)

Let's get rich in February & March 2026



Remember the game monopoly if you can't get rich with fake money how will you get rich with real money like \$5 -\$100 profit with stocks or 5-100% ROR on investments.



If you want an easy sock to buy, **get FAGIX with Fidelity account.**
FAGIX – Fidelity Mutual Fund \$10.95 YTD ROR 8% -10%

The stocks I buy are around a \$1 because the stock exchange have a rule if you don't get to \$1 in 6 months to 1yr they kick you out.

So, if you buy a stock under \$1 you have a good chance it will go up.

Notes: to find stock market news go to:
CNBC.com
Forexfactory.com/calendar

The stocks I have bought and are watching are:

Stock Date 1-8-26

AMC \$1.46 -52 week Low today -Super Sale!!!

Stock Date 2-5-26

AMC \$1.40 FEB 3 52 week low at \$1.35

Stock Date 2-11-26 New 52 week low \$1.27

Debt Elimination is the best ROR because if you paid off Credit Card Debt and Loan Debt at 10-30 %

You save 10-30% it is Guaranteed ROR. So, paying down debt is the best investment right now because the market is so weird.

MyEcon Team Building Info

If you want to make some extra income why not tell people how to make more money by being a smart with there own money.

Or if you want to use your own story on facebook or youtube

You just have to get the word out about your business.

Brag on your success – Debt elimination – better credit-
high rate of return on investments etc.

We have new marketing on line so you can upload your story to website and different flyers

Cashflow **Shifting System**

Low Debt. Less Stress.
More Cashflow. More Freedom.

What if the problem is not how hard you work...
but how your money flows?

For over 20 years, myEcon has helped everyday people:

- ✓ Increase their take-home pay
- ✓ Eliminate debt faster
- ✓ Improve credit scores
- ✓ Minimize taxes legally
- ✓ Learn smart investing
- ✓ Build affiliate income streams

6 Ways to Unlock Your Cashflow:

- ✓ W-4 Tax Strategy
- ✓ Credit Education & Restoration
- ✓ Debt Elimination Software
- ✓ Tax Minimization Strategies
- ✓ Investment Education
- ✓ Automated Affiliate System

Over:

\$1 Billion in Cashflow Generated
\$500 Million in Debt Eliminated
300,000 Lives Impacted

*If your income stops when you stop,
you do not have a money problem.
You have a system problem.*

Start Your Cashflow Shift Today.

Message for Details.



I am planning to do a live meet and greet in May or June somewhere so we can celebrate our success / live training / invite guests and have fun.

News & Notes:

Tax Season is here please prepare your records for taxes- CFM/ receipts

We will have a life insurance Do's and Don't call late next month – So you can get rich off life insurance strategies

You can do this!!!

Continue to Fast and Pray for **Wisdom, Knowledge & Understanding.**

Work hard and you will win in

Jesus Name AMEN!!!