

# Myecon / Funny Money Zoom Call

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Online Financial Training Class

- 1)Go to [abovefaith.com](http://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 4

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**

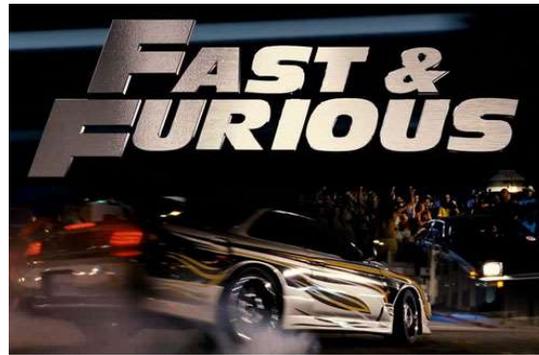
Did you pay down any debts in the last 30 days?

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) Show my credit report to prove it

5) **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*

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

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

# 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*** \_\_\_\_\_

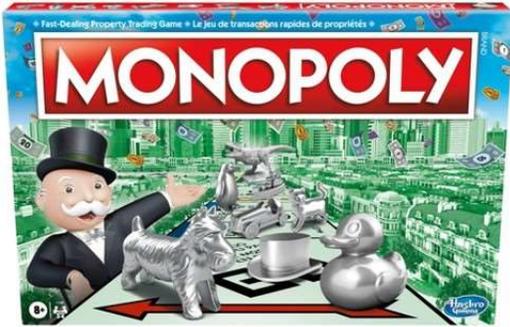
***Proceeds*** \_\_\_\_\_

***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

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.**

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.



**Disaster Reminders!!!**

My cousin home burned down last week he lost everything. The world we live in is weird so you always need to be prepared for anything. So here are some reminders....

# Go Bag- Emergency stuff Bag

## GET TO KNOW YOUR GO-KIT BEAUMONT Emergency Management

FIRST AID	HYGIENE	EMERGENCY TOOLS	DOCUMENTS & MONEY	ESCAPE TOOLS	FOOD & WATER
-----------	---------	-----------------	-------------------	--------------	--------------

- |   |  |  |  |  |  |
|---|--|--|--|--|--|
| <ul style="list-style-type: none"> <li><input type="checkbox"/> Adhesive Strips</li> <li><input type="checkbox"/> Hypoallergenic Tape</li> <li><input type="checkbox"/> Conforming Bandage</li> <li><input type="checkbox"/> Triangular Bandage</li> <li><input type="checkbox"/> Wound Dressing</li> <li><input type="checkbox"/> Antiseptic Swabs</li> <li><input type="checkbox"/> Tweezers</li> <li><input type="checkbox"/> Scissors</li> <li><input type="checkbox"/> Safety Pins</li> <li><input type="checkbox"/> Resealable Plastic Bags</li> <li><input type="checkbox"/> Disposable Gloves</li> <li><input type="checkbox"/> Personal Medication             <ul style="list-style-type: none"> <li><input type="checkbox"/> Antidiarrheal</li> <li><input type="checkbox"/> Antibiotics</li> <li><input type="checkbox"/> Pain relievers</li> <li><input type="checkbox"/> Prescriptions</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Antibacterial Hand Soap</li> <li><input type="checkbox"/> Toothbrush</li> <li><input type="checkbox"/> Toothpaste</li> <li><input type="checkbox"/> Comb</li> <li><input type="checkbox"/> Sanitary Napkins</li> <li><input type="checkbox"/> Isopropyl Alcohol</li> <li><input type="checkbox"/> Antibacterial Wipes</li> <li><input type="checkbox"/> Shampoo</li> <li><input type="checkbox"/> Body Soap</li> <li><input type="checkbox"/> Cotton Swabs</li> <li><input type="checkbox"/> Baby/Toddler Needs             <ul style="list-style-type: none"> <li><input type="checkbox"/> Diapers</li> <li><input type="checkbox"/> Rash Cream</li> <li><input type="checkbox"/> Child Safe Meds</li> <li><input type="checkbox"/> Child Soap</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Portable AM/FM Radio</li> <li><input type="checkbox"/> Flashlights</li> <li><input type="checkbox"/> Whistle</li> <li><input type="checkbox"/> Glowsticks</li> <li><input type="checkbox"/> Flasher</li> <li><input type="checkbox"/> Survival Knife</li> <li><input type="checkbox"/> Multipurpose Rope</li> <li><input type="checkbox"/> Waterproof Matches</li> <li><input type="checkbox"/> Thermal Blanket</li> <li><input type="checkbox"/> Extra Batteries</li> <li><input type="checkbox"/> Portable Chargers</li> <li><input type="checkbox"/> Car Repair/Tool Kit</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Disaster Preparedness Brochure</li> <li><input type="checkbox"/> Emergency Numbers</li> <li><input type="checkbox"/> Personal Belongings             <ul style="list-style-type: none"> <li><input type="checkbox"/> Extra Money</li> <li><input type="checkbox"/> Valid IDs</li> <li><input type="checkbox"/> Passport</li> </ul> </li> <li><input type="checkbox"/> USB Drive with scanned documents such as:             <ul style="list-style-type: none"> <li><input type="checkbox"/> Birth Certificates</li> <li><input type="checkbox"/> Marriage Certificates</li> <li><input type="checkbox"/> Property Titles</li> <li><input type="checkbox"/> Insurance Records</li> <li><input type="checkbox"/> Medical Records</li> <li><input type="checkbox"/> Prescription Information</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Window Breaking Tool</li> <li><input type="checkbox"/> Seatbelt Cutter</li> <li><input type="checkbox"/> Pry Bar</li> <li><input type="checkbox"/> Work Gloves</li> <li><input type="checkbox"/> Dust Mask</li> <li><input type="checkbox"/> Eye Protection</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Collapsible Water Container</li> <li><input type="checkbox"/> Disposable Plates</li> <li><input type="checkbox"/> Disposable Utensils</li> <li><input type="checkbox"/> Small Reusable Plastic Containers with Lids</li> <li><input type="checkbox"/> Non-perishable food items             <ul style="list-style-type: none"> <li><input type="checkbox"/> Energy bars</li> <li><input type="checkbox"/> Crackers</li> <li><input type="checkbox"/> Canned Goods</li> </ul> </li> </ul> |
|---|--|--|--|--|--|

Bring the hard copies/originals with you if you can. You should put them in a waterproof container, like a resealable plastic bag.

Prescription Name	Strength	Dosage & Instructions

**PACK YOUR BAGS**  
An Emergency Kit container or waterproof bag are the best options to hold your items as they are made for this purpose. You can also use a backpack, suitcase, or plastic container, as long as they are accessible and easy to carry.



## If you have Kids – Have a safe word

### News & Notes:

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!!!