



\$SMART MONEY MOVES\$

A FINANCIAL MASTERY BOOTCAMP FOR UNIVERSITY STUDENTS

Presented by Dr. Shanah K Grant



A Little About Me

- Daughter of a King
- Mom and Wife
- Assistant Professor
- Entrepreneur
- Author
- Investor



Who is
in the
room?



\$500

invested in the stock market in 2020

20000%

increase in 4 year!

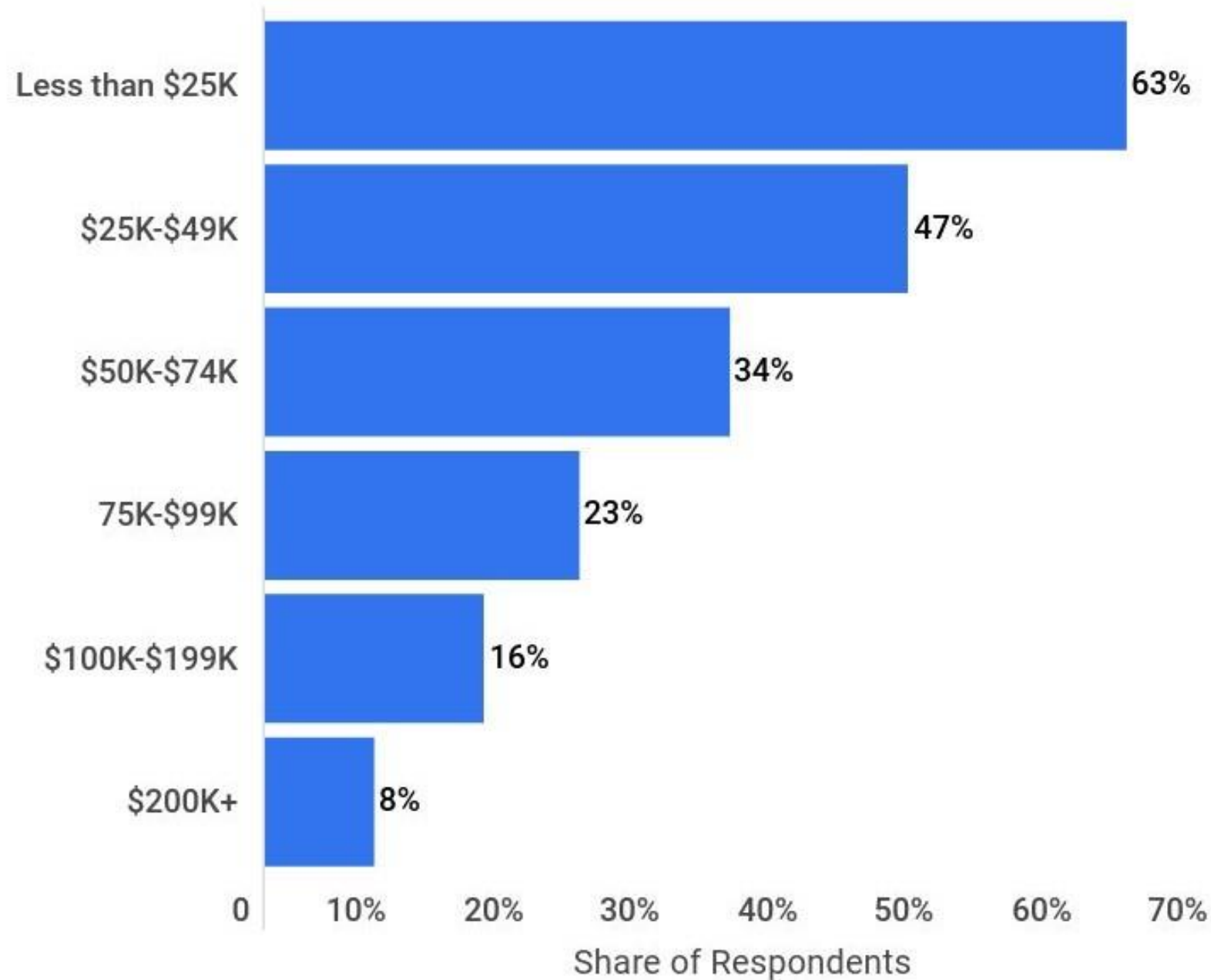
Introduction to Financial Literacy

What is Financial Literacy?



Knowing how money is
made, spent, and saved.

LIVING PAYCHECK TO PAYCHECK BY INCOME



I think it's time for change.

TOP 8 THINGS NEEDED TO BUILD WEALTH



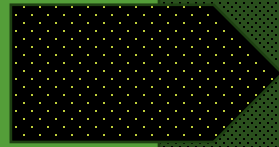
1. Money Mindset



2. Discipline



3. Save



Aim to live off 80% (or less) of your income.

4. Budgeting

Where is your money going?



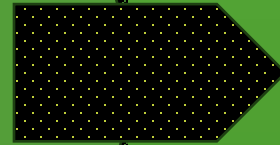
There is a difference
between **making a
budget and
sticking** to a budget

5. Investing

~~SAVING~~

INVESTING

will make you wealthy!



STOCKMARKET

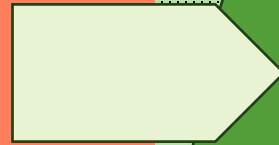
REAL ESTATE

BUSINESS

LIFE INSURANCE POLICY

6. Knowledge

We perish
because of a lack
of **knowledge**.



Read books

Listen to podcasts

Watch YouTube videos

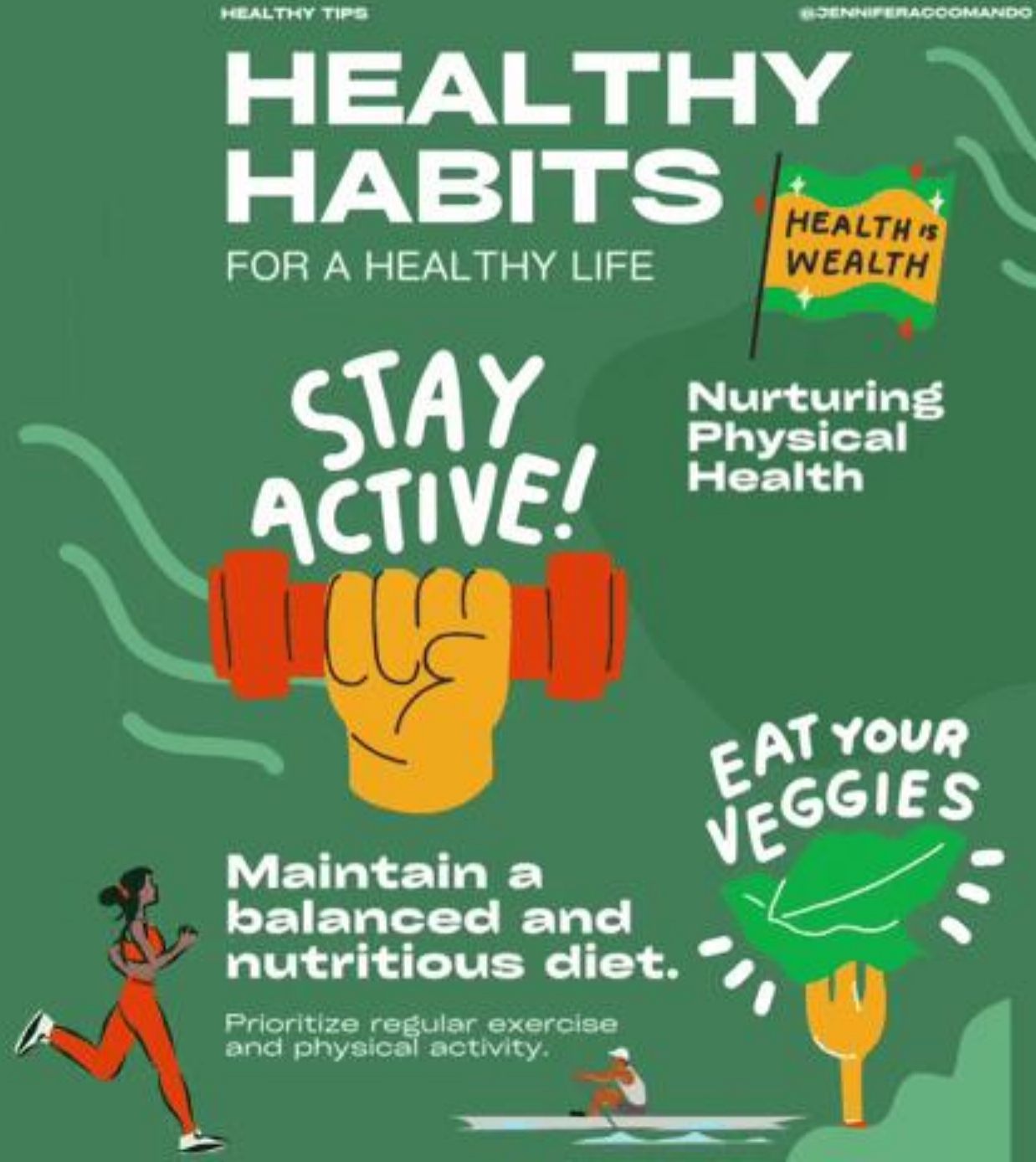
Attend workshops and conferences

7. Patience



8. Health

mental health
is wealth



LET'S SEE YOUR

BUDGET



Free budgeting tool from Intuit

Tracks your spending by category

Visualization of spending and income

Financial goal-setting

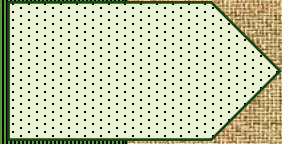
BREAK



Understanding Investing and the Stock Market

SHOW

Chapter 5 – A Toolkit for Raising Wealthy Kidz



**Investment:
Stock Market**

What is the Stock Market?

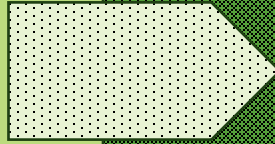


What is the Stock Market?



Store where people can
**buy and sell
ownership in
companies.**

What do you need to invest in the stock market?



1. Bank Account
2. Money
3. Brokerage Account
4. Investment Goals
5. Identify the type of investor you are.
6. Keep learning

Brokerage Accounts



charles
SCHWAB

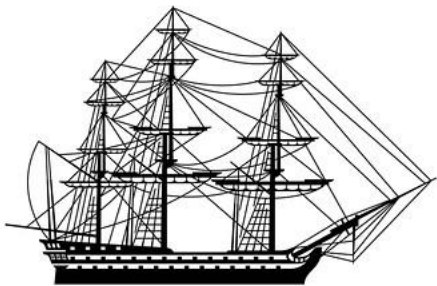
The logo for Charles Schwab, featuring the word "charles" in a white script font and "SCHWAB" in a white sans-serif font, both set against a solid blue square background.

Robinhood 

The logo for Robinhood, featuring the word "Robinhood" in a white sans-serif font followed by a white paper plane icon, all set against a solid green rectangular background.

 **Fidelity**
INVESTMENTS®

The logo for Fidelity Investments, featuring a green circular icon with a white sunburst design to the left of the word "Fidelity" in a bold green sans-serif font, with "INVESTMENTS®" in a smaller green sans-serif font below it.


Vanguard®

The logo for Vanguard, featuring a black line-art illustration of a three-masted sailing ship above the word "Vanguard" in a bold red sans-serif font, all set within a white rectangular background.



LET ME BREAK IT
DOWN FOR Y'ALL

prime video series

Ticker

A symbol that represents a stock



TICKER: NKE



TICKER:
AAPL



TICKER:
AMZN

Dividend Stock

Stocks that pay a sum of money to stakeholders regularly

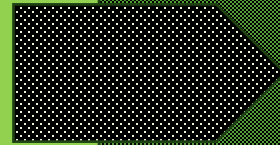
Monthly, quarterly or yearly

Exchange Traded-Fund (ETFs)

- A collection of stocks, bonds or assets from a sector
- Tracks their average cost
- Money is spread across different companies
- Has a lot of companies - Reduces risks

Types of Investors

Growth Investor



Under 30

Companies that increase in revenue

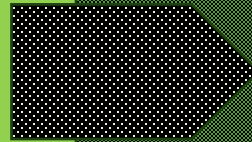
Strong profit potential

Earnings are growing

Take on more risk

Types of Investors

Dividend Investor



Anyone

Stocks that pay a sum of money to stakeholders regularly (2%)

DRIP – Dividend Reinvestment Plan

What to look for when investing?



Do Research!

- Company background
- Financials
- Industry trends/news
- P/E (price to earning ratio)

What Stocks Should You Buy?



- Start with YOU
- Leaders in industry
- Multiple streams of income
- Cashflow
- Software
- Hassle to make switch
- President's agenda

Do Research!

Yahoo Finance

IT'S



YOUR TURN

2.4
Million

MILLIONAIRES REPORTED IN 2021

721

BILLIONAIRES REPORTED IN 2021

Where Will You Fall?

Where Will Your Family Fall?

Where Will Your Generations Fall?

Provide Your Feedback on:

\$mart Money Move\$ for University Students - Taking Advantage of Financial Opportunities Now

Survey Link:

<https://airtable.com/appMqgBJxZT21jAQH/pagrtzxU1L1xVJF68/form>



Let's Connect!



Questions?

