



Money. Victory. Peace
Transform your finances. Live life to the full.

You can improve your future (often very quickly) when you begin replacing choices that don't lead to success with ones that do. In other words, you can't keep doing the same things that lead to failure and expect good results (at least good on a consistent basis).

Charting a course to ensure you are financially sound begins with where you are, right now. To get to your destination in time, we need to set sail TODAY! Navigate to "True North" by using proven principles, while honoring God with each step in order:



Step One: Implement A Spending Plan

Step Two: ASAP save \$1,000 in your "Emergency Fund".
(\$500 if annual income is less than \$20k)

Step Three: Pay off your debt (except your home), and do it quickly!



Step Four: Build up your Emergency Fund to 3-6 months of living expenses in savings. *Sound impossible? It's not! I'll show you how.*

Step Five: Invest 15% of your household income into tax-deferred and tax-exempt savings. *And, do it without getting bogged down trying to understand the endless alphabet-soup of IRAs, Roth IRAs, 401(k)s, 403(b)s, TSPs, etc.*



Step Six: Fund your children's college tuition. *I'll help you navigate the maze of educational savings plans (ESAs, 529s, etc) and which is right for you*



Step Seven: Pay off your home early *(yes, within the next 10 years or less!)*

Step Eight: Build Wealth, Give and Change Someone's Life! *(Mutual Funds/Real Estate/etc.)*