


PREFACE



*“Money never made a man happy yet, nor will it. There is nothing in its nature to produce happiness. The more a man has, the more he wants. Instead of it filling a vacuum, it makes one.”*

—Benjamin Franklin

*“Money frees you from doing things you dislike. Since I dislike doing nearly everything, money is handy.”*

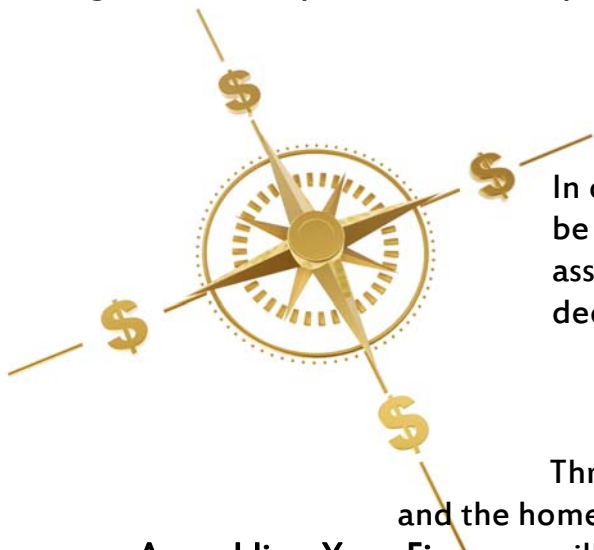
—Groucho Marx

## ***Before we begin . . .***

It's essential that you understand—accept—that the **Assembling Your Finances workshop** will not tell you, "*the answers*" about money management. This is because **the answers** regarding your personal finances . . . **are constantly changing**. Instead, the workshop focuses on teaching the motives that influence and affect your finances.

In your life, consciously (or . . .) you've made many financial decisions based upon your own motives. So, too, have banks, stores, legislators, and all the other actors who share the grand stage of our economy. **Assembling Your Finances'** approach to teaching money management focuses on **describing, decoding and demystifying** those **motives** so that you will have the knowledge and skills to make the best decisions for **your individual situation and needs**.

Seeking (or buying) pre-packaged answers is like following **an old map: it's only relevant if the landscape never changes**. When it comes to personal finances and macro economics, following a map from even one year ago could lead you into some very dangerous territory.



In contrast, **Assembling Your Finances** is designed to be a **compass**, guiding you towards the fundamental assessment points for always making sound financial decisions.

Through engaging discussion, skill building exercises and the homework you'll complete between the three sessions, **Assembling Your Finances** will educate and motivate you to establish (or, re-establish) a clear, concise and comprehensive system for managing every aspect of your personal finances.

# THE LANGUAGE OF FINANCIAL LITERACY

**Words**—*dynamic, motivating, thought provoking* words—are the cornerstone for building your financial literacy and empowerment. **First** and foremost, you need to describe and define your personal finances with profound words—words that engage you emotionally and intellectually. **Next**, you need to comprehend the words that the marketplace of money will use to distract or persuade your decision making. **Lastly**, you must be able to communicate your own wants and needs in the words of a confident negotiator, not a passive consumer. **Assembling Your Finances** is designed to strengthen and expand the language of your financial literacy

## *Ignorance* (n):

A lacking of knowledge, understanding or information about something.

*Ignorance is not a reflection of intelligence. Each of us is ignorant about many things. The desire to learn demonstrates intelligence. Thus, intelligence is the conquest over ignorance.*

## The approach of Assembling Your Finances

As we explore the content and concepts of the workshop, I promise that:

### I WILL ...

- Always tell you the Why
- Remind you that choices aren't optional—they're necessary
- Encourage you to be optimistic

### I WILL NOT ...

- Make anyone out to be the bad guy
- Use statistics that make you feel bad for not having started something ten years ago
- Push you towards just one approach or option

During the three sessions, I'll do my very best to keep you engaged, a bit entertained and active. The workbook you'll receive in class is a tool to help you capture and comprehend the learning objectives. However, you'll do the real work outside of class. Once again, this is about assembling *YOUR* finances.

Yours sincerely, KARL FRUNZ

# CHECKLIST



... of tools &  
documents to  
bring to class:

## TOOLS for all three sessions\*

- Several pens or pencils
- Highlighter(s)
- A 100-page spiral bound notebook
- A simple calculator
- A ruler

\* This entire collection should be a \$5.00 purchase at your local "Dollar Store".

## DOCUMENTS for Session One

*Having the following documents at hand—for your eyes only—will help you get the most value from Session One's in-class exercises.*

- Your last two pay statements
- *If applicable, your spouse or partner's last two pay statements*
- Your two most recent federal income tax 1040 forms