



# The Fundamentals of Personal Finance

**How we do anything is how we do everything.**

The same is true when it comes to money. How we manage our personal finances will inevitably tell us everything we need to know about how we'll manage money in our business.

Money's long been a North American obsession. But for many, the mastery of it eludes us, keeping us stuck in a cycle of perpetual debt, tapped-out savings, non-existent retirement funds, and businesses that barely break-even.

And then... the pandemic hit. The most urgent challenge our country has faced in recent memory. But Covid-19 didn't cause the financial vulnerability being felt by many, it simply exposed it. In fact, it amplified our financial condition with the rich getting richer and the poor getting poorer.

And so now, the question becomes...

***Are we now ready and willing to learn the basics of sound financial stewardship?***

There's a formula for taking responsibility of our money—in life and business, one that includes, but goes beyond that of basics money management skills. A formula that will ***banish financial fear, doubt, and scarcity and have you feeling the power and pride that come from knowing you're financially fit.***

Put aside everything you "think" you know about money, as our Pros take you on an unprecedented discovery into the mechanics, science, and biology of money mastery.

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Overview //

The mechanics of managing money is simple. However, we live in a society where industry benefits from our overwhelm and doubt. Our objective here is to create calm from chaos, and clarity from confusion. We help participants build financial acuity through understanding the five foundational pillars to financial health, and applying small actional steps forward.



## NAIL THE NUMBERS // BOOTCAMP OVERVIEW

### Topics Covered //

- Fundamentals of Saving, Spending, Sharing, Investing and Earning
- Fundamentals of Debt and Credit Scores
- Fundamentals of Retirement Vehicles vs. Tax Instruments
- Fundamentals of Fiscal Stewardship and Organization

### Learning Objectives //

- Gain a clear understanding of where your money is going
- Build a plan that gives each dollar earned a task aligned with your goals
- Create a roadmap to prioritize savings and reduce debt
- Learn three quick tips for building savings, even when money seems scarce
- Discover two effective strategies for paying off debt
- Differentiate tax incentives (i.e., TFSA and RRSPs) from investment vehicles
- Uncover how much to invest monthly to reach your retirement goals
- Increase your earning potential through this one essential skill
- Discover five key components of credit

### Tools Included //

- Journal: Record of Accounts
- Template: Personal Budget Builder
- Template: Net Worth Calculator
- Template: Debt Repayment Calculator
- Template: Retirement Calculator

### Book It //



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Intended Audience // All

Duration // Half or Full Day\*

Speaking Fee // \$5K CAD

Pro // [Taunya Woods Richardson, CMC](#)

Travels From // Saskatoon, Saskatchewan

*\*Note: Full-Day Bootcamps require participants to bring their financial statements, a calculator, their laptop pre-loaded with Excel (or similar software), and a willingness to roll up their sleeves and apply their new-found superpowers.*