

# CONTRACT kapital

## FINANCIAL FREEDOM CURRICULUM

### About Financial Freedom Talk

This will be a one hour sharing session, focused on strategies to increase club members' passive income.

### Questions To Answer Before The Session

1. My total asset worth (property I can buy and sell as I wish, not including my home or family car) is approx.....
2. The monthly income from my assets (passive income) is approx.....
3. My current total monthly expenses is approx.....
4. The difference between my total passive income, and my total expenses, is approx.....
5. If I invested UGX. 100,000 every month, growing at 4% per month, compounded, I will have in ten years asset value of approximately UGX. ....
6. Then, if I invest that asset value in ten years, at secure low interest earning vehicle like TB or FD, earning me 10% per year, I will have monthly passive income of approximately UGX. ....
7. There is a difference between being rich, and being financially free. YES { } NO { }
8. If I want financial freedom, I need to "be employed and have part time business" YES { } NO { } "be employed and invest "YES { } NO { } running a private business and invest" YES { } NO { }
9. Financial freedom is when my passive income can cover all my expenses. I want the returns of my assets in this investment club will help me contribute towards .....% of my financial freedom.

The details include:

### SESSION 1: FINANCIAL LITERACY FOR FINANCIAL FREEDOM

- £ FINANCIAL FREEDOM!
  - \$ *What Is Financial Freedom?*
  - \$ *The Need to be Rich!*
- £ FINANCIAL LITERACY & FINANCIAL INTELLIGENCE!
  - \$ *What Is Financial Literacy & Financial Intelligence?*
  - \$ *Why Financial Literacy & Intelligence?*
  - \$ *Scope of Financial Literacy & Intelligence?*

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## SESSION 2: FINANCIAL LITERACY-MONEY ACQUISITION

- £ THE OJJO 9-WAYS OF ACQUIRING MONEY
  - \$ *Others (Gift/ Begging/ Borrowing/Inheritance/Marrying/Winning/ Stealing)*
  - \$ *Creating (Employment/Money Making Machine)*
- £ MONEY MAKING MACHINES
  - \$ *Business (Entrepreneurship)*
  - \$ *Investing*

## SESSION 3: FINANCIAL LITERACY-MONEY MANAGEMENT

- £ BUDGETING MY MONEY (*The Ojjo 10% Budget Plan*)
- £ SAVING -2-INVEST MY MONEY
- £ INVESTING MY MONEY (*3 Investment Vehicles & 9 Fundamental Principles of Investing*)
- £ BORROWING & LENDING MONEY (*Credit & Debt*)
- £ TAXES & TAX PLANNING
- £ ESTATE PLANNING (*Wills, Gifts, Trusts, Powers of Attorney & Co-ownership of Property*)
- £ EMERGENCY PLANNING/INSURANCE (*The Five (5) Emergencies of Life*)
  1. *Life Insurance*
  2. *Health Insurance*
  3. *Retirement Planning (Pension Funds)*
  4. *Children Education Plan*
  5. *Property Insurance*

## SESSION 4: FINANCIAL LITERACY-MONEY USE

- £ Destroy
- £ Spending (*the Ojjo 10% Budget Plan*)
- £ Charity
- £ Investing
- £ Saving

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