



powerhour™

FINANCIAL LITERACY TRAINING
SPRING 2022



PERSONAL FINANCE 101

In today’s world, more and more teens are getting their own credit cards, dabbling in online trading, and exploring cryptocurrency. Yet few are financially literate, or understand how their actions now can impact their future financial success.

In this fun, interactive session, we’ll help you **create a foundation for financial literacy**, sharing how to build strong money habits early and avoid many mistakes that lead to a lifelong of money struggles.

This one-hour session will provide a breakdown the most important areas to master now, in order to financially grow and thrive tomorrow, including:

- Setting financial goals
- Knowing how to assess your net worth
- The importance of controlling your spending
- Managing debt
- Understanding your credit score
- Why everyone needs an emergency fund



Remember,
either control
your money or it
will control you.

T Harv Eker

GET OUT OF DEBT

Did you know the average American is \$90,460 in debt?

Lack of access to basic personal finance education in this country has been one of the main reasons millions of Americans are struggling with their money, often ending up deep in debt and unsure what to do about it.

Whether you want to personally get out of debt, or understand how to avoid it altogether, this one-hour session will debunk common debt myths and outline the 4 most important steps you can take right now to reduce your debt:

1. Understanding your cash flows
2. Organizing expenses
3. Understanding the concepts around interest and compounding
4. Prioritizing payments including understanding ‘The Snowball Strategy’ and the financial benefits of increasing your payments over time

All sessions will include a 10-minute Q&A.

INTRODUCTION TO ECONOMIC INDICATORS

America is the world's largest national economy. Yet few of us know how to make sense of the headlines or understand how certain economic trends affect our day-to-day lives. Regardless of political climate, understanding 'key economic indicators' and how they are trending can help you **make better day-to-day decisions to protect your wealth**, for example:

- Is now the right time to invest in the stock market?
- Is now a good time to buy a home?
- Should I take out a new mortgage or refinance an existing?
- Is it a good time to be looking for a new job?
- Which credit card bills should I pay off first?

In this one-hour session, we will review the five most important US economic indicators below, defining what they are, examining recent trends, and discussing how they impact your day-to-day life.

'The Big 5' Economic Indicators



1. GDP
2. Stock Market
3. Price Indexes
4. Interest Rates
5. Nonfarm Payrolls & the Unemployment Rate



Risk comes from
not knowing
what you are
doing.

Warren Buffet

ACCOUNTING 101

Accounting has been called 'the language of business' due to its ability to provide information on a company's historical events, current activity, and financial prospects. It also plays a vital role in helping inform business decisions.

Being fluent in this language is important whether you own a small business, work at a large organization, or are just looking to understand where all your money goes after your paycheck gets deposited. This course will also help high school students get a jump start on college freshman year accounting courses.

This multi-session course will cover:

- Role of Accounting in Society (2 sessions)
- Introduction to Financial Statements (5 sessions)
- Analyzing and Recording Transactions (5 sessions)
- Inventory Methods (3 sessions)
- Statement of Cash Flows (4 sessions)
- Wrap-Up



INTRODUCTION TO EXCEL

Since its first release in 1985, Excel has arguably become the most important computer program and critical business tool in workplaces around the world.

Knowing how to use Excel has many benefits from improving your analytical skills, to helping you perform more accurate calculations, and has even been shown to increase one's job prospects and starting salary.

These sequential courses will be the start of your journey towards mastering Excel, a tool that will make you better at your job, no matter what that is.

This is a multi-session course designed to progressively build the skills you need to master these basic tasks:

- Creating a Microsoft Excel Workbook
- Entering Data in Microsoft Excel
- Formatting in Excel
- Using Formulas in Excel (4 sessions)
- Rows and Columns
- Editing Worksheets
- Finalizing Worksheets

Students will need access to computers with the Excel software program for this course.



Your future is
created by what
you do today.

Robert Kiyosaki

powerhour™
CONSULTING

We are proud to offer

Customized content

Course material and concepts are tailored to the level of education of the audience for maximum learning and engagement, whether you're in high school or on Wall Street.

Flexible formats

One hour or one semester

...
virtual or in-person

...
it's up to you!

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Teaching children the basics of money management is as critical as reading, writing and arithmetic these days if you want to set them up for success in today's world.

John Santamaria

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C O N S U L T I N G

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MEET JOHN SANTAMARIA, POWER HOUR CFO

JOHN SANTAMARIA is an ex-Wall Street COO on a mission to increase financial literacy amongst the next generation. After earning his MBA at Monmouth University, John spent most of his 27+ year career at Morgan Stanley's flagship office in New York City, working in a variety of progressively senior financial roles from Product Controller to US Chief Operating Officer for their US Credit Trading business. After leaving Morgan Stanley, John decided to pursue his true passion, empowering everyday individuals to take better control of their financial futures by improving their knowledge of financial fundamentals. Over the last four years, John has helped high school students, small business owners, and entry level Wall Street analysts get smarter in the areas of Personal and Business Finance, Accounting, Excel, and financial products through his various workshops and courses. John currently lives in Ocean County, New Jersey with his wife and enjoys traveling and playing golf.