

WEALTH-BUILDER'S MANUAL²⁰²⁵

Proven strategies
and investment
action plans for
success



PRESENTED BY

Blue Symphony &
100 Black Men of
Greater KC



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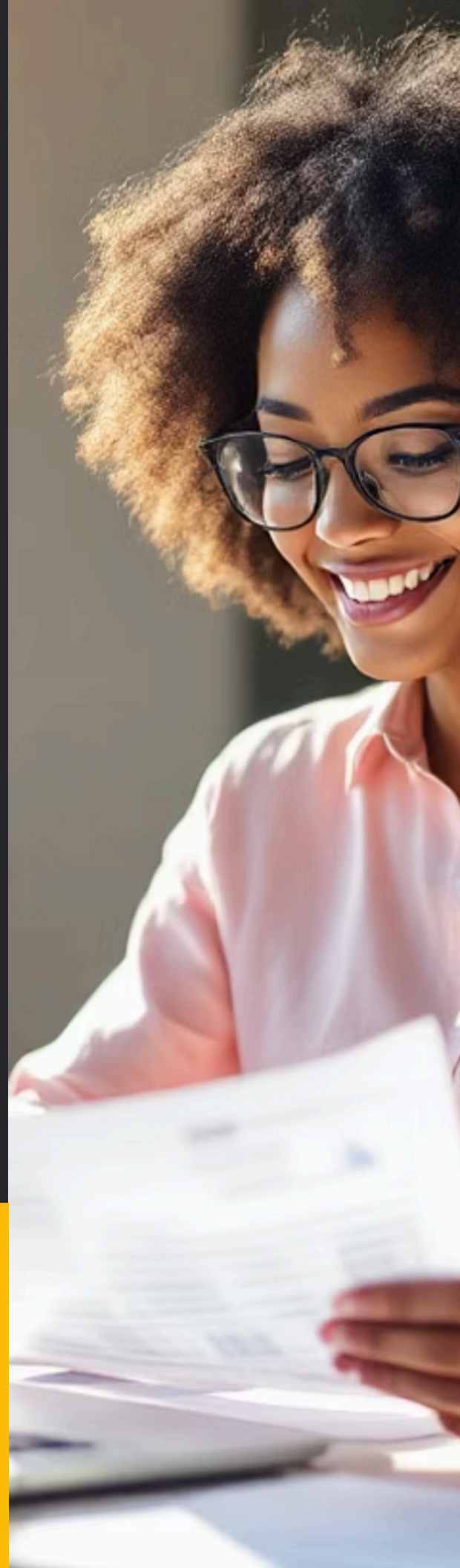
POWER 100 SUMMIT: FINANCIAL LITERACY WORKBOOK

From Surviving to Thriving: Your Wealth Building Journey Starts Now

This workbook is designed to inspire and equip you with practical tools to begin changing your financial habits and trajectory this weekend. It's not about perfection—it's about taking your first powerful strategic and tactical steps.

You are the CFO of your financial life. Starting today, you begin relentlessly driving your financial future.

This booklet is for educational purposes only. The publishers make no guarantee of results. Please contact a certified financial planner or professional for guidance.





ABOUT BLUE SYMPHONY



Blue Symphony, LLC founded in 2002, is a leading technology, marketing, and events firm. Previously recognized as a Top 10 Small Business by the Greater KC Chamber of Commerce, it boasts leading clients in government, healthcare, energy, and entertainment sectors to name a few. Services range from design and strategy to web, software development, and consulting. BlueSymphony.com

ABOUT 100 BLACK MEN OF GREATER KC



100 Black Men of Greater KC, a 501(c)(3) nonprofit, is the Greater Kansas City chapter of the international service organization, 100 Black Men of America. Considered one of the nation's leading mentoring organizations, the organization also has pillars in Education, Healthcare, Economic Empowerment, and Leadership. 100BlackMenKC.com

Lever 1 - Net Worth: The True Scoreboard of Wealth

Core Idea

Wealth is measured by net worth, not income. It's the appreciating assets you keep, not what you earn, that matter most.

Formula

$$\text{Assets} - \text{Liabilities} = \text{Net Worth}$$

Net Worth Calculator

Current Assets	
Assets - What You Own	Value
Cash on hand	
Checking accounts	
Savings accounts	
Money market accounts	
Short-term certificates of deposit	
Cash value of life insurance	
Other	
1. Total current assets	

Investment Assets	
Assets - What You Own	Value
401(k) or 403(b) plan	
Annuities	
IRAs	
Other retirement assets	
Long-term certificates of deposit	
Stocks/Stock mutual funds	
Bonds/Bond mutual funds	
Other	
2. Total investment assets	

Personal Property	
Assets - What You Own	Value
Automobiles	
Recreational vehicles	
Home furnishings	
Collectibles	
Artwork	
Jewelry	
Other	
3. Total personal property	

Loans	
Liabilities - What You Owe	Value
Automobile loans	
Education loans	
Personal loans	
Installment contracts	
Home equity loans/Lines of credit	
Retirement plan loan	
Other	
7. Total loans	

Real Estate	
Assets - What You Own	Value
Personal residence	
Vacation home	
Rental property	
Land	
Other	
4. Total real estate	

Mortgages	
Liabilities - What You Owe	Value
Mortgage on primary residence	
Mortgage on vacation home	
Mortgage on rental property	
Other	
8. Total mortgages	

5. Total assets (lines 1+2+3+4)	
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9. Total liabilities (lines 6+7+8)	
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Current Liabilities	
Liabilities - What You Owe	Value
Department store credit cards	
Major credit cards	
Back taxes	
Medical and dental bills	
Other	
6. Total current liabilities	

Net Worth	Value
Total assets (line 5)	
Total liabilities (line 9)	
10. Net worth (line 5 minus line 9)	

Source: Vanguard Net Worth Worksheet

Lever 2 - Drive Positive Monthly Cash Flow



Action: Choose one liability to reduce for each of the next three months, starting this month, and one appreciating asset to increase for each of the next three months, starting this month.

Be the CFO of You

Income is a stream of cash inflow. Just as a business must generate positive cash flow to be successful, to build wealth, individuals must ensure their cash inflows exceed their cash outflows.



Activity: Complete the table detailing your cash inflows and cash outflows (i.e., your budget). Are you cash flow positive on a monthly and annual basis?

Income (Enter monthly amount)	Value
Wages, salary, commissions & bonuses	
Other income	
Total annual income (monthly x 12) (A)	

Expenses (Enter monthly amount)	Value
Mortgage/rent payments	
Taxes	
Medical/health	
Insurance premiums (life/LTC/disability)	
Tuition & child care	
Homeowner's insurance	
Telephone, cell phone	
Cable & computer	
Gas & electric	
Water	
Transportation (car/commuting costs)	
Services (house cleaning/landscaping)	
Groceries	
Restaurants	
Clothing, dry cleaning	
Entertainment (movies/vacations)	
Pet supplies & services	
Other (hairstyling/newspapers/etc.)	

Expenses (Enter monthly amount)	Value
Credit card balance #1	
Credit card balance #2	
Credit card balance #3	
Charitable gifts	
Charitable donations	
Other	
Other	
Other	
Other	
Other	
Total annual expenses (monthly x 12) (B)	

Total dollars available to invest or save	Value
Total annual income (A)	
Total annual expenses (B)	

Total dollars available (A-B)	
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\$ Money Mindset

Opportunities don't just happen. You create them.

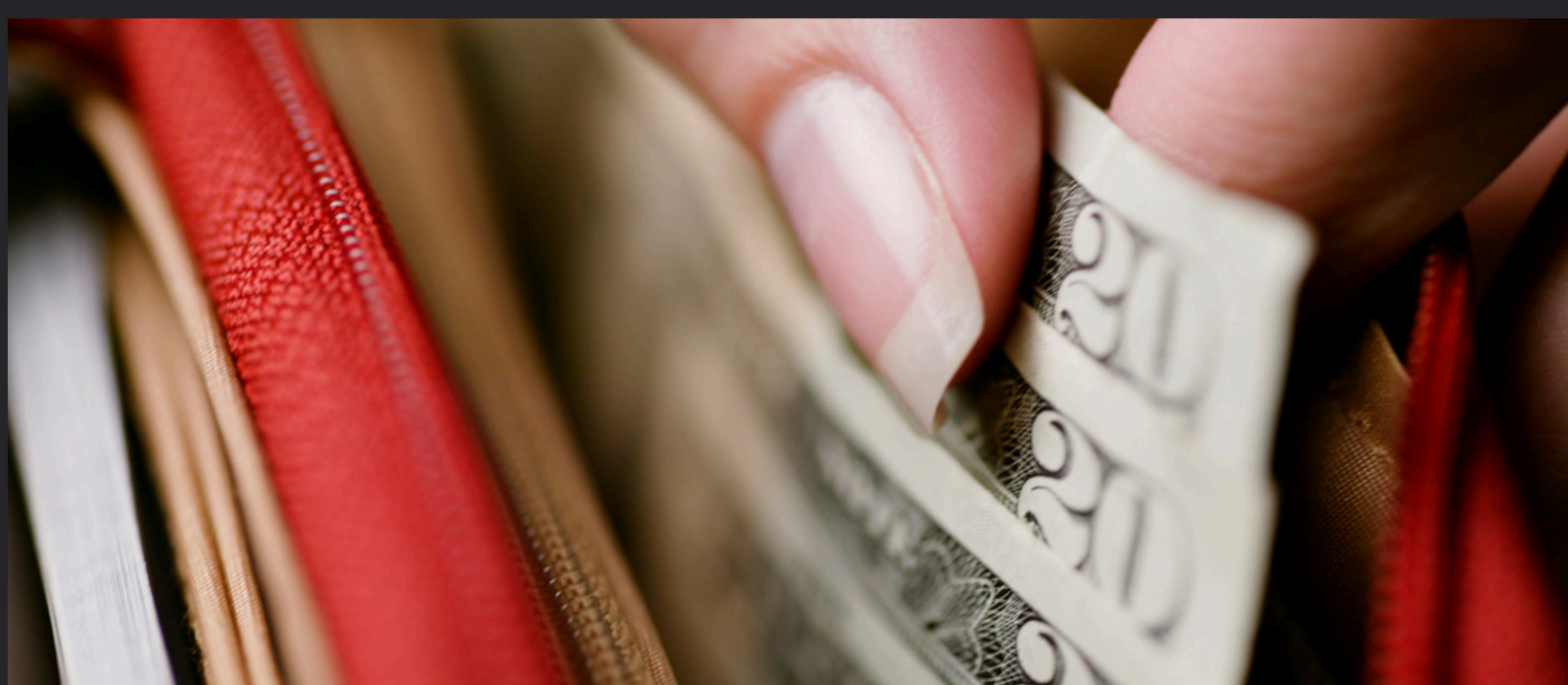


Source: John Hancock Know Where You Stand Today



Action: Identify your #1 spending leak and write how you'll reduce it starting this week.

After establishing your budget, next month conduct an analysis of Actual vs. Budgeted cash flow generated and write down why you exceeded or missed your budgeted cash flow generation.



\$ Money Mindset

**Build something today your
future self will thank you
for.**

Cash Flow Quadrant Explained

The CASHFLOW Quadrant is a framework created by Robert Kiyosaki that explains the different ways people earn income — and how those differences impact wealth-building over time.

E – Employee

Someone who earns a paycheck by working for someone else. They trade time for money, often with benefits and job security — but limited financial freedom.

B – Business Owner

Builds a system or team that generates income, even if they're not directly involved every day. They leverage people and systems.



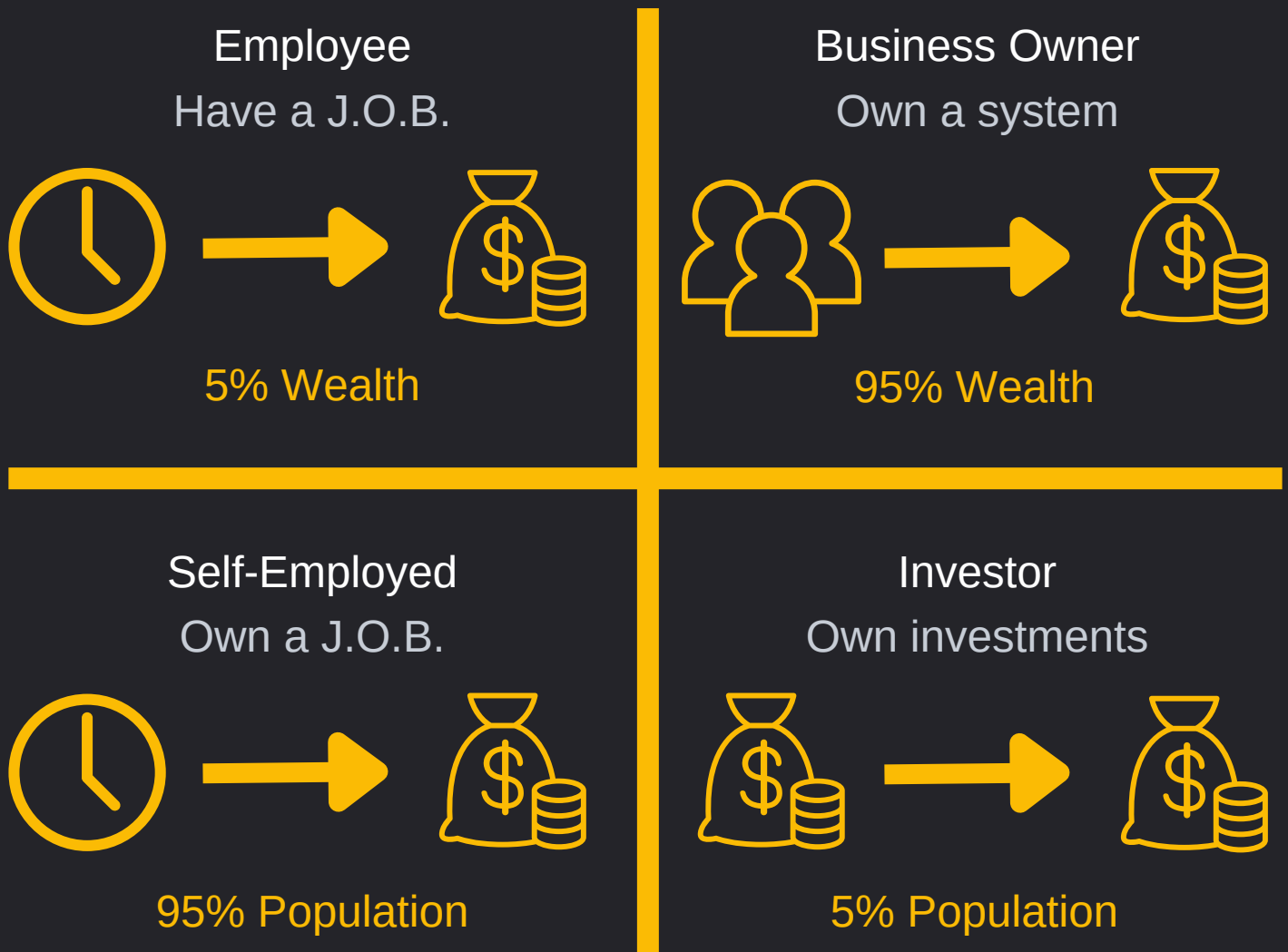
S – Self-Employed

People who work for themselves. They may have more control, but they still rely heavily on their own effort to generate income.

I – Investor

Investors put their money to work to make more money. The I quadrant is where wealth multiplies — growing it is essential to achieving financial independence.

4 Ways to Produce Income



Exercise: Identify which quadrant(s) you're in today and which you aspire to be in 18 months. Commit to move further toward the B and/or I quadrant this year.

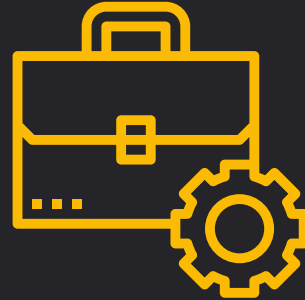
Cash Flow Quadrant Tips

Voices from the Summit: Building Wealth from All Angles



Insurance

- Term life is often the most affordable protection for families, but does not accumulate cash value
- Whole life is more expensive but accumulates cash value and is generally permanent
- Disability insurance protects your income stream
- Review your auto/home policies annually



Business Development (Quadrant B)

- Start small: Solve a problem for one person before trying to scale
- Track your first \$1,000 in revenue — what worked, what didn't?
- Understand the difference between revenue and profit

Tax Savings

- Track all business expenses, even as a side hustle
- Consider opening a SEP IRA or Solo 401(k) if self-employed
- Hire a CPA who understands small business or real estate



Real Estate Investment (Quadrant I)

- Start by house-hacking: rent a room or buy a duplex
- Understand financing options
- Know your numbers: Cash flow, Cap Rate, and ROI



Lever 3 – Compounding: Let Time Work for You

Core Idea

Compounding enables exponential wealth growth.

Example: \$100/month at 8% for 30 years = ~\$140K

Albert Einstein famously called compound interest the "eighth wonder of the world," highlighting its power to generate wealth over time.



Activity: Use a compound interest calculator to gain an appreciation for the power of saving and investing over time.

It Pays to Start Investing Early

Suppose your parents had deposited \$1,000 on the day you were born. If you left the account untouched until you turned 67, that \$1,000 would have grown to \$406,466 – without your ever having added another penny!

Amount Accumulated by Age 67

If they invested when
Paul was born

\$406,466



If they invested when
Paul was 16 years old **\$96,822**

If they invested when
Paul was 40 years old **\$11,256**



Above rate values are at age 67 and for illustrative purposes only and do not represent an actual investment. This example uses a constant rate of return. Actual investments will fluctuate in value. The illustration does not include fees and taxes that would lower results. The 9% rate of return is a nominal interest rate compounded on a monthly basis. Investing entails risk, including loss of principal. Shares, when redeemed, may be worth more or less than their original value.

Don't Pay the High Cost of Waiting

If you're like most people, you don't have a lot of money. That's why time is so critical. When you're young, you can save small amounts and still end up with thousands of dollars. If you wait to begin saving, you must save much more. If you want to be financially independent, you have no choice – you must start now, or later you must save more. One thing is certain: you can't afford the high cost of waiting.

If your goal is to save \$500,000 for retirement at age 67, look at the difference time makes:

Monthly Savings Required

Begin at	Save	Cost to wait
Age 25	\$89	
Age 35	\$224	more than 2 times more
Age 45	\$602	nearly 7 times more
Age 55	\$1,926	more than 21 times more

The sooner you begin to save, the greater the growth on your investment.

The High Cost of Waiting \$100/month at 9%

Begin saving at:	Total at age 67:	Cost to wait
Age 25	\$566,920	
Age 26	\$517,150	\$49,770
Age 30	\$357,240	\$209,680
Age 40	\$137,780	\$429,140

These examples assume a hypothetical 9% constant rate of return. Rate of return is a nominal interest rate compounded on a monthly basis. Actual investments will fluctuate in value. The illustration does not include fees and taxes which would lower results. Investing entails risk, including loss of principal. Shares, when redeemed, may be worth more or less than their original value.

Add Consistency to Time

You've seen how time can be the best friend of growth. But most people don't have \$1,000 to deposit all at once. They must depend on smaller amounts, invested on a schedule, to build wealth. If that's your situation, consistency can be the fuel that makes your investment grow exponentially.

Source: *How Money Works* by Primerica

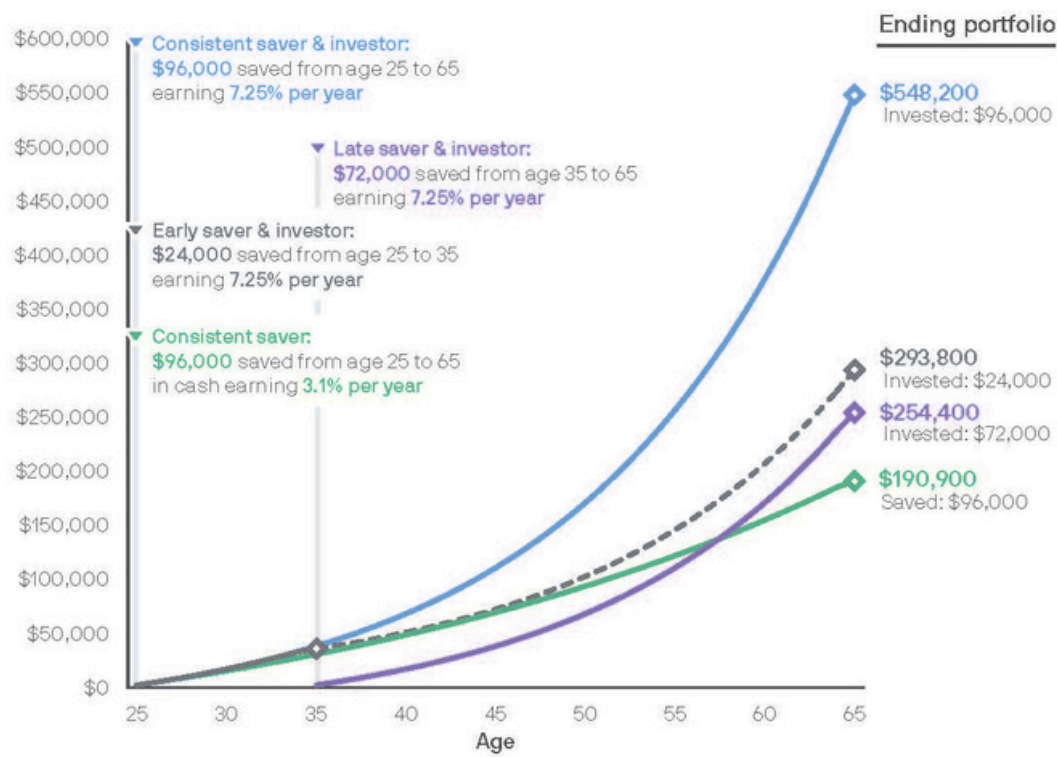
Compounding Enables Exponential Wealth Growth



Benefit of saving and investing early

GTR 15

Account growth of \$200 invested/saved monthly



Starting early and investing are the keys to compound returns

The early and consistent investor has the best results.

The early investor who stops after 10 years does slightly better than the late investor who invests significantly more over a longer time.

And the consistent saver who does not invest loses out on higher returns.

Source: J.P. Morgan Asset Management, Long-Term Capital Market Assumptions. Compounding is the increasing value of assets due to investment return earned on both principal and prior investment gains. The above example is for illustrative purposes only and not indicative of any investment.

Compounding Enables Exponential Wealth Growth

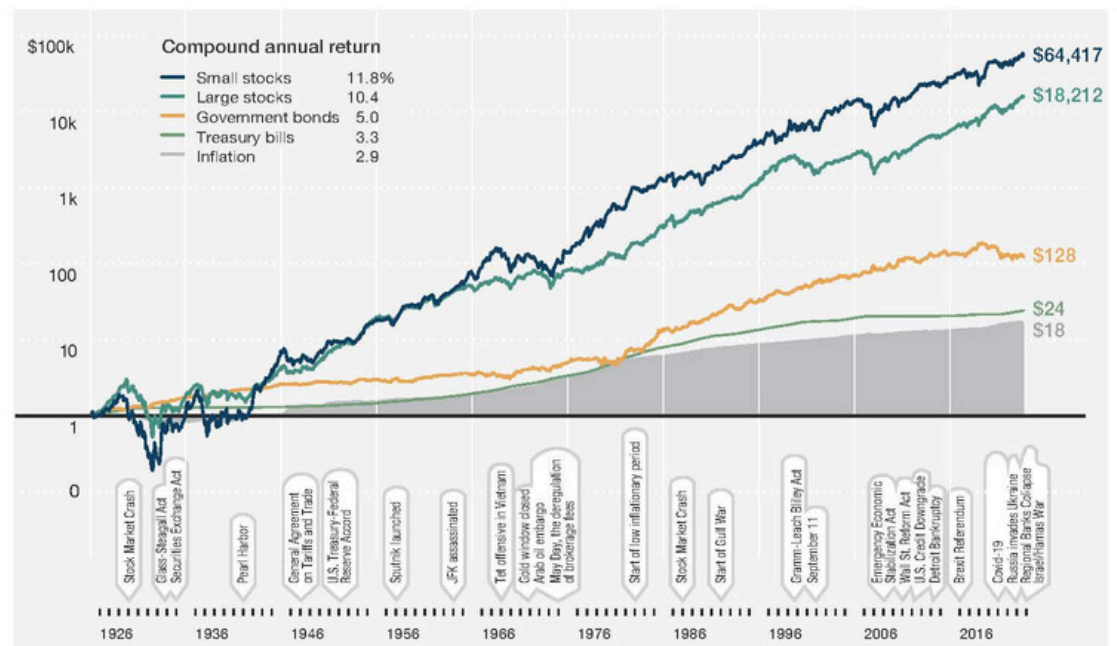
Investing Essentials

Ibbotson® SBBI®

Stocks, Bonds, Bills, and Inflation 1926–2024

Why invest?

If you have financial goals, such as a secure retirement or paying for a college education, investing makes sense. As you can see here in the growth of \$1 over the past 99 years, small-cap stocks, large-cap stocks, government bonds, and Treasury bills should all have a place in a properly allocated long-term investment strategy.



Past performance is no guarantee of future results.

Past performance is no guarantee of future results. Hypothetical value of \$1 invested at the beginning of 1926. Assumes reinvestment of income and no transaction costs or taxes. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. © 2025 iGrad, LLC. All Rights Reserved.



NOT FDIC INSURED | MAY LOSE VALUE | NO BANK GUARANTEE



Action: Commit to automating your first investment this weekend.

Lever 4 – Smart Investing: Mutual Funds Over High Risk Single Stocks

Core Idea

Buy baskets of companies, not lottery tickets.

Building a portfolio of mutual funds or ETFs is generally more prudent than individual stocks because mutual funds offer:

- Instant diversification, spreading risk across many companies
- Professional management from expert oversight
- Reduced emotional volatility and timing risks





Mutual Funds

- Less volatility - low risk
- Low trading costs
- Professional management
- Tax-saving benefit



Stocks

- High volatility - high risk
- High trading costs
- Individual management
- No tax exemption

\$ Money Mindset

Your future is created by what you do today, not tomorrow.

\$ Money Mindset

The only bad investment is not investing in yourself.

1

Funds to Consider

Schwab U.S. Large-Cap Growth ETF™ (SCHG), SPDR® S&P 600 Small Cap Growth ETF (SLYG), Vanguard Total International Stock Index Fund (VXUS)

2

More Options

Vanguard Total World Stock Index Fund (VT), Vanguard S&P 500 (VOO), SPDR® Blackstone Senior Loan (SRLN), Invesco Senior Loan (BKLN)

3

Action Step

Research five mutual funds or ETFs within the next week. Begin allocating savings once you have an emergency fund equal to at least six months of expenses.

Top 5 Wealth-Building Habits Checklist



Calculate Net Worth

Set a quarterly target and review quarterly



Establish a Budget

Monitor your Actual Spending vs. Projected Spending monthly, just as a CFO would scrutinize a business



Automate Savings

Set up automatic transfers to investment accounts with emphasis on mutual funds: enabling compounding to accelerate wealth



Reduce Debt

Focus on eliminating debt with the highest interest rates first



Continuous Learning

Learn one new thing about money monthly through select investor websites, magazines and books



Action: Circle the one habit you will start this week.

Credit and Credit Scores

Having excellent credit is essential to being approved for a home loan, auto loan, personal or business loan, employment opportunities, etc. It is also critical to ensure you are approved with the best interest rate possible. Closing a loan with good credit versus bad credit, can be the difference of saving you thousands of dollars annually.

Per Experian, below are the credit score ranges and their classifications:

Poor = 300-579	Good = 670-739	Excellent Credit = 800-850
Fair = 580-669	Very Good = 740-799	

Credit repair is the process of improving damaged credit scores by addressing issues on your credit report. It can involve fixing errors, disputing inaccuracies, and adopting better financial habits to rebuild your creditworthiness.

Three good important factors to remember when considering the credit repair process are:

1. Credit repair is not an overnight fix for troubled credit. There is a lot of “hurry up and wait”, due to the credit bureaus only reporting once a month.
2. The process involves timely client participation. Be cautious of any company that promises results without the client being an active part of the process.
3. If you start the process, be sure to plan accordingly to ensure that you finish it.

There are also a few top tips that will help you position your credit in a much better place:

1. Check your credit report from the three credit reporting agencies (CRAS): Equifax, Experian, and TransUnion. This will keep you updated as to what is on each individual report
 - a. It is advisable to request your credit reports yearly (AnnualCreditReport.com for Free) so you can stay updated to any changes. If you as a consumer pull your own credit reports, it is referred to as a "soft pull" and will not damage your credit score. If you fill out a credit application for a company or authorize a third party to pull your credit, this creates a "hard pull" and this will negatively impact your credit scores.
2. Be strategic when filling out credit applications. Be sure that it is a need, strong want or otherwise beneficial to do.
3. If possible, DO NOT co-sign anything for anyone. If the person you co-signed for is late paying, or stops paying, your credit takes a hit, and you are also responsible for paying the bill.

For more information about credit reports and scores visit: [usa.gov/credit](https://www.usa.gov/credit)

For additional details or to begin the process of credit repair, contact *Frederrick Buford, Alpha 1 Financials LLC*, 916-547-462.



Resource Guide

Recommended Books

- Rich Dad Poor Dad - Robert Kiyosaki
- Rich Dad's CASHFLOW Quadrant - Robert Kiyosaki
- The Millionaire Next Door - Thomas Stanley
- Rethinking Investing - Charles D. Ellis
- The Little Book of Common Sense Investing - John Bogle
- Fifteen Cents on the Dollar - Louise Story and Ebony Reed
- Minding the Wealth Gap - Cliff Goins IV
- Financial Literacy for All - John Hope Bryant

Suggested Websites

- Bogleheads.org - Forum centered on Jack Bogle's low-cost, index-fund philosophy
- Charles Schwab Insights & Learning - Webcasts and articles
- Fidelity Learning Center - Step-by-step courses
- FINRA Investor Insights - Bond basics, broker background checks
- Investopedia - Encyclopedic definitions and tutorials
- Morningstar - Deep fund and equity research and objective ratings
- Seeking Alpha - Crowdsourced stock analysis and earnings - call transcripts for idea generation
- The Motley Fool - Plain-English stock picks, podcasts, and a long-term holding mindset

Your Weekend Action Plan

1 Complete Net Worth Worksheet

Document all your assets and liabilities to calculate your current financial position

2 Identify a Spending Leak

Find one area where you can reduce expenses immediately

3 Set Up Automatic Investment

Establish or increase an automatic transfer to a savings or investment account

4 Research Investment Options

Investigate at least one mutual fund or index fund this weekend

5 Expand Your Knowledge

Purchase at least two recommended books and establish profiles on two suggested websites

You are not behind.

You are just getting started.

NOW GO BUILD.

Notes

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2025



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