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EDITION

BUILD A LIFE YOU'RE *PROUD OF.*

A Practical Guide to Money, Business & Better Decisions



- PERSONAL FINANCE
- BUSINESS STRATEGY
- CLARITY & CONFIDENCE

Build intentionally. Move forward with purpose.

Money *clarity* starts here.

Understand where you are.
Choose where you want to go.



01

Know your numbers

Review income, essential expenses, debt payments, and savings.

02

Create a realistic plan

Give each dollar a purpose while leaving room for real life.

03

Review and adjust

Check your progress monthly and adapt as priorities change.

Small, consistent actions can create lasting confidence.

Source: Consumer Financial Protection Bureau • consumerfinance.gov

A SIMPLE SPENDING PLAN

Income
Start with what you actually bring in each month.

Essentials
Cover your must-haves like housing, utilities, food and transportation.

Goals
Set aside money for your future priorities, like savings and big purchases.

Flexible Spending
Leave room for the things you enjoy and the unexpected.



Make a plan that fits *your life.*

A budget helps you use your money with purpose, so you can take care of today and make room for tomorrow. It's not about cutting out everything you enjoy — it's about making choices that reflect what matters most to you.

A practical monthly check-in:

1. Track what comes in and what goes out.
2. Include irregular costs and savings goals.
3. Make changes as your life changes.

PROGRESS MATTERS MORE THAN PERFECTION.

Source: CFPB • Assess Your Spending

SAVING WITH INTENTION

Make room for peace of mind.

A STRONGER TOMORROW OFTEN STARTS WITH A SMALL, CONSISTENT TODAY.



Start small. Stay steady.

1 Choose a manageable amount.

Start with an amount that feels realistic for your budget. Even a small, regular contribution can make a meaningful difference over time.

2 Keep emergency savings accessible.

Store your fund in a separate, easily accessible savings account so it's there when you need it, without the risk of being spent on everyday expenses.

3 Rebuild after using your cushion.

If you need to use your emergency fund, make it a priority to rebuild it when your situation is stable again. Getting back on track helps you stay prepared for whatever comes next.

"Security is built one habit at a time."

An emergency fund helps you cover unexpected expenses without immediately turning to credit.

Source: Consumer Financial Protection Bureau — Emergency Fund Guide



FEES • INTEREST • TAXES

Know the *cost* behind the decision.

Before you borrow, exchange currency, or choose a financial product, look beyond the advertised rate.

Interest

The price of borrowing money.

Fees

Charges that can add to the total cost.

Taxes

Rules depend on the country and transaction.

KEY TAKEAWAY

Always compare the total cost and verify current terms.

Understanding IOF (Brazil)

IOF is a Brazilian federal tax that may apply to credit, foreign exchange, insurance, and certain securities transactions.

Applicability and rates depend on the transaction and current rules.

Source: Receita Federal do Brasil • gov.br/receitafederal

Move forward with *confidence.*



When life presents choices, clarity helps you decide what matters most.

01
Pause & Understand

Clarify the decision and the information you need.



02
Compare Your Options

Consider costs, benefits, timing, and trade-offs.



03
Take the Next Step

Choose a realistic action and review the results.



> “Better choices begin with *better questions.*

Grow with *purpose*, not guesswork.



Your business deserves a clear direction.

Define your priorities

Focus on what matters most and set goals that move your business forward.

Know your costs

Understand your expenses so you can price with confidence and protect your profit.

Understand cash flow

Keep a clear view of what's coming in and going out to make informed decisions.

Review what works

Look at your results, learn from what you see, and make adjustments to keep growing.

A strong plan connects your goals, the people you serve, and the financial reality of your business.

Strategy. Clarity. Sustainable Growth.

Business decisions are stronger when they are grounded in a realistic plan.

Source: U.S. Small Business Administration • sba.gov

COACHING & GUIDANCE

You don't have to figure it all out *alone.*

Personalized conversations can help you define your goals, see your options clearly, and create practical next steps.

- Personal Support
- Clear Action Plan
- Accountability



Let's build a life you're *proud of.*

BOOK A CONSULTATION

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PERSONAL FINANCE • BUSINESS • BETTER DECISIONS

Educational information only. Services and availability are confirmed during consultation.