



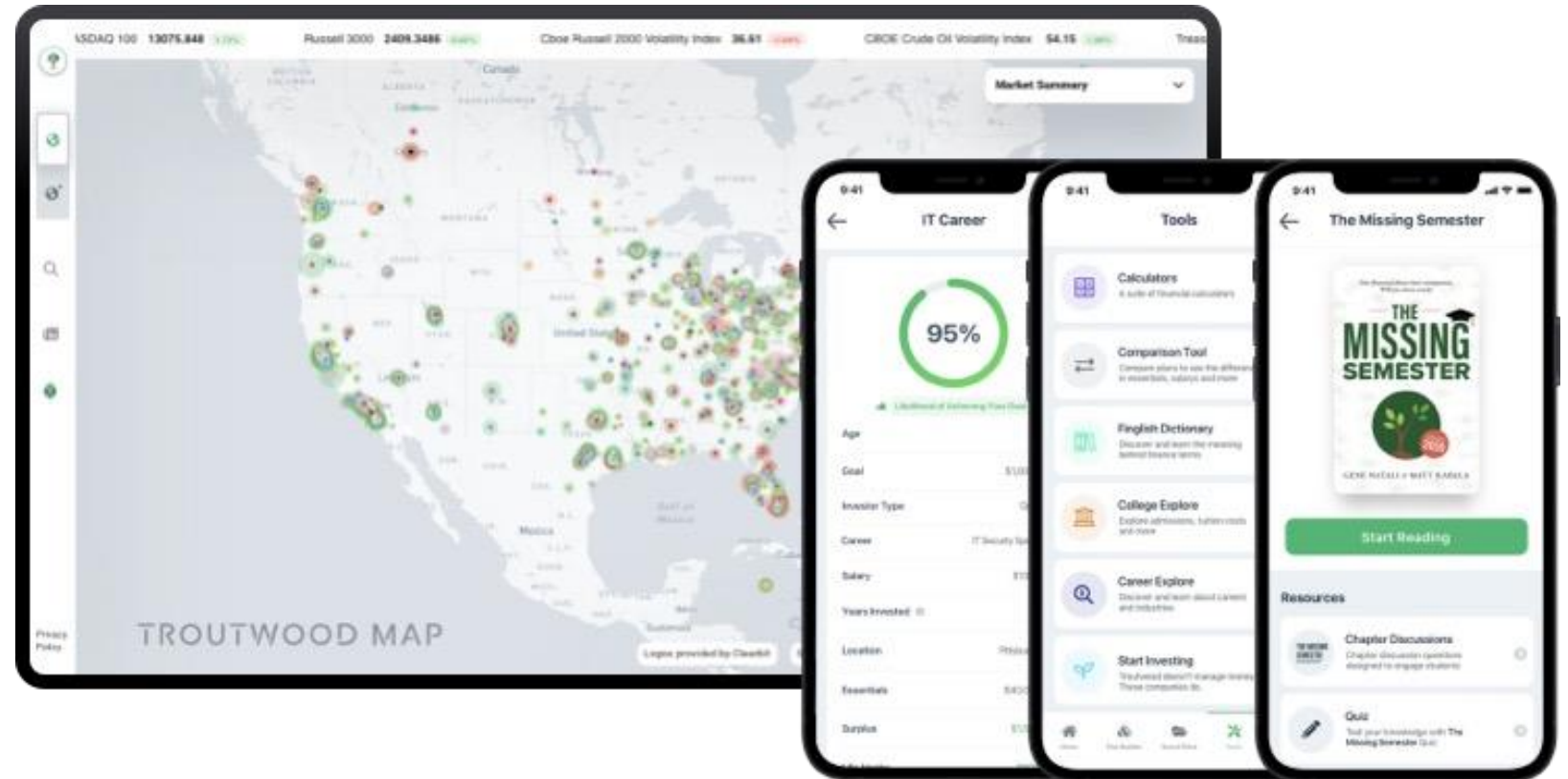
TROUTWOOD

A financial plan for life.

About

t

- CEO, Troutwood
- Author, The Missing Semester
- MBA Carnegie Mellon
- Personal Finance Instructor
- Executive-in-Residence
- Internationally published
- CFA Charterholder
- Met with leadership from the UN
- 1000+ presentations
- gene.natali@troutwood.com



Our topic
today

//

*Build **you** a Personal Financial Plan*



But First . . .

Did you **brush** your teeth
today?

If “yes,”
why?



Did you **save** and **invest** \$3 today?

Median 401(k) balance by age

While averages may be more common, the median is often a better metric for getting an accurate view of a data set. Averages are influenced by outliers — either very high or very low numbers. You'll notice that Vanguard's average 401(k) balances are quite a bit higher than the medians.

Age	Median 401(k) account balance
Under 25	\$1,948.
25 to 34	\$11,357.
35 to 44	\$28,318.
45 to 54	\$48,301.
55 to 64	\$71,168.
65 and older	\$70,820.

[Source](#)
e



How do you climb a mountain?



One step at a time!



S&P 500 Price Index

Characteristic	3/24/2000	10/9/2007	2/19/2020	1/3/2022	10/31/2023
Index Level	1,527	1,565	3,386	4,797	4,194
P/E Ratio (fwd.)	25.2x	15.1x	19.2x	21.4x	17.2x
Dividend Yield	1.4%	1.9%	1.9%	1.3%	1.7%
10-yr. Treasury	6.2%	4.7%	1.6%	1.6%	4.9%

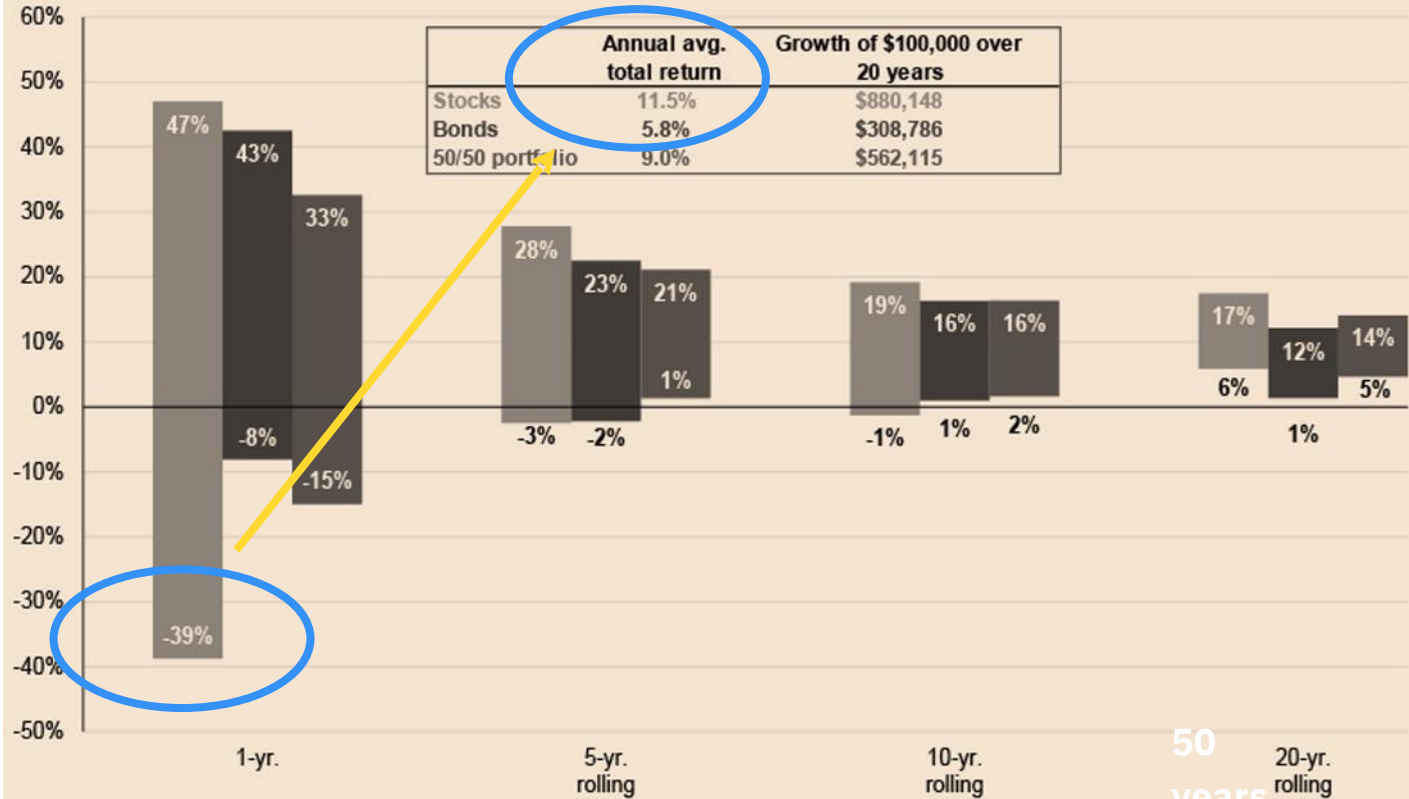


“Most people don’t

want to be a part of the process. They just want to be part of the outcome.

Range of stock, bond and blended total returns

Annual total returns, 1950 - 2021



Source: Bloomberg, FactSet, Federal Reserve, Robert Shiller, Strategas/Ibbotson, J.P. Morgan Asset Management. Returns shown are based on calendar year returns from 1950 to 2021. Stocks represent the S&P 500 Shiller Composite and Bonds represent Strategas/Ibbotson for periods from 1950 to 2010 and Bloomberg Aggregate thereafter. Growth of \$100,000 is based on annual average total returns from 1950 to 2021. Guide to the Markets - U.S. Data are as of July 31, 2022.

J.P.Morgan
ASSET MANAGEMENT



A question from last
year

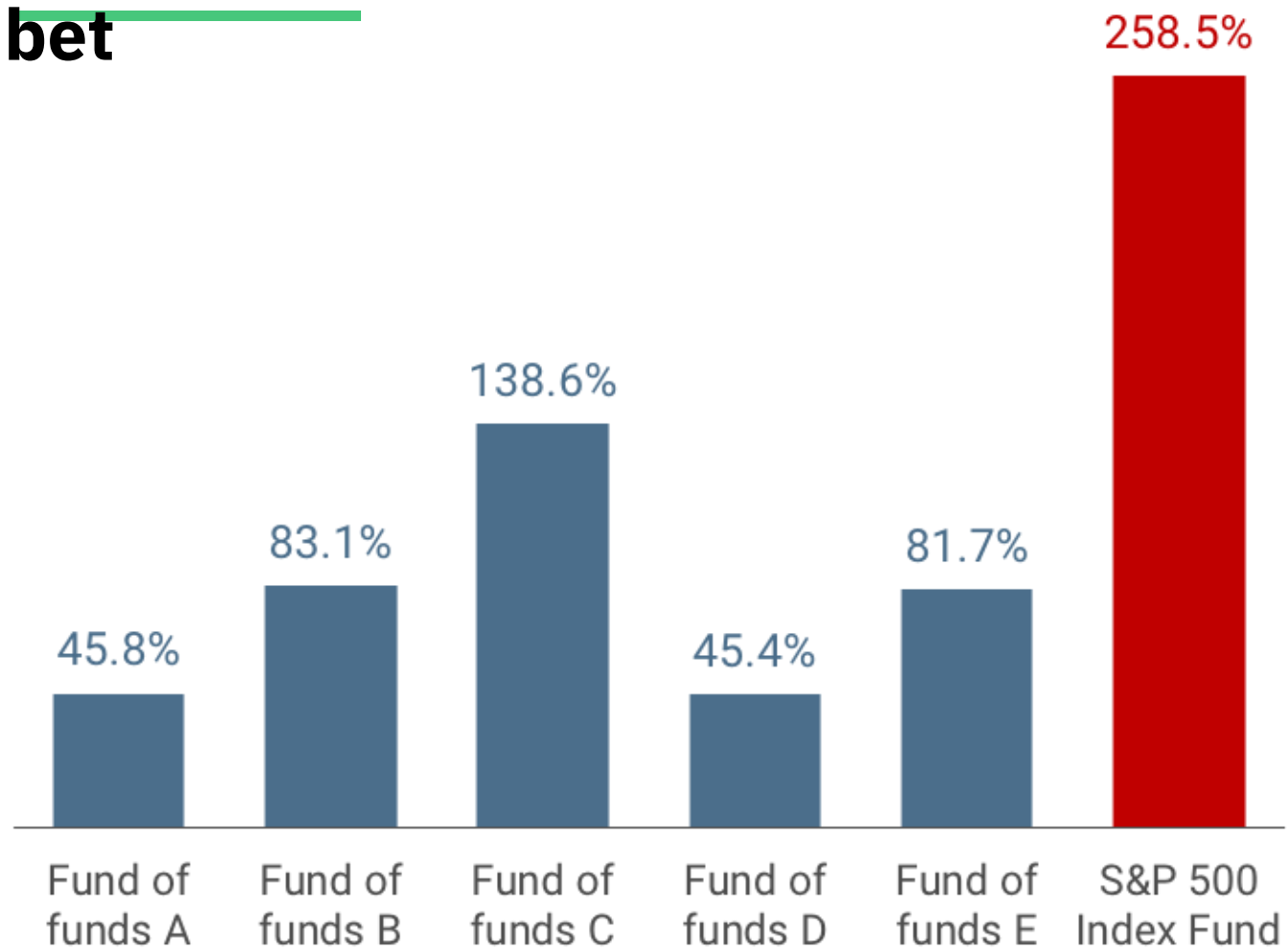


“

*Gene, why should I invest in the
stock market, when we are going
into a recession?*



A famous bet



4 Investment types

1 *Your Pension*

. *Roth IRA*

2 *403 B*

. *Brokerage Account*

3

4 investment lessons

~~1~~ *403 B vs Roth IRA (fees)*

2. *Long-term investing*

3. *Annuity vs pension*

4. *Keep it simple*



403b vs Alternatives

According to a [2022 study by the U.S. Government Accountability Office](#), found that fees for investment options ranged from 0.01% to 2.37%. In other words, expensive 403(b) investments cost 237 times more than lower cost alternatives.

Worse yet, many 403(b) plans analyzed had surrender fees as high as 10% for some of the annuity options.

In a different study prepared by Aon Hewitt, they found typical 403(b) fees to be:

- Variable annuities: 2.25%
- Fixed annuities: 1.15%
- Mutual funds: 0.97%

Roth IRAs, however, can offer mutual funds that are 20–50x less expensive (0.02% – 0.08%).



“The share of Americans rolling their credit card debt from month-to-month is **for the first time higher** than the portion who pay their bill in full, according to a new survey.”

[Source](#)
e



“Personal Finance is and must be

*bigger than a letter grade! An action step, **must follow** financial literacy education.*

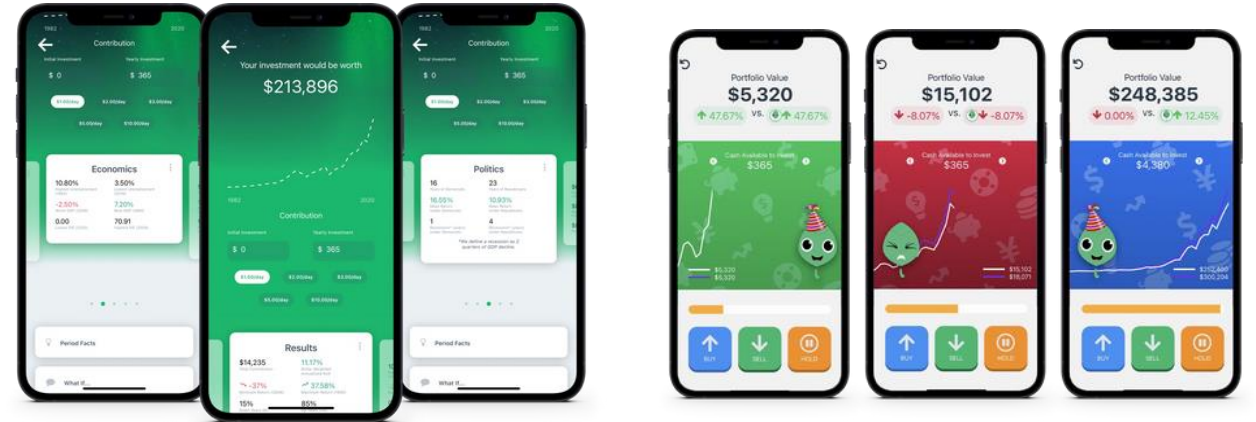


FoolProofMe
MAKE HEALTHY SKEPTICISM A HABIT



Real data allows you to make real decisions

- *Stock Market Time Portal*
- *Buy Sell Hold*
- *Troutwood Map*
- *Troutwood App*



Dream with
me



Imagine a world in which every student,
has not only hopes & dreams, but, independent of their
wealth, zip code, GPA, college or career choice, a
financial plan to help chase those dreams!



“

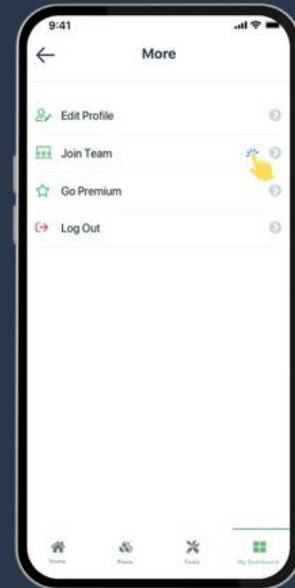
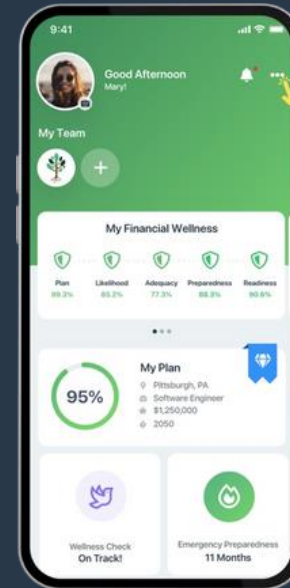
Imagine a world in which **YOU** have a financial plan!

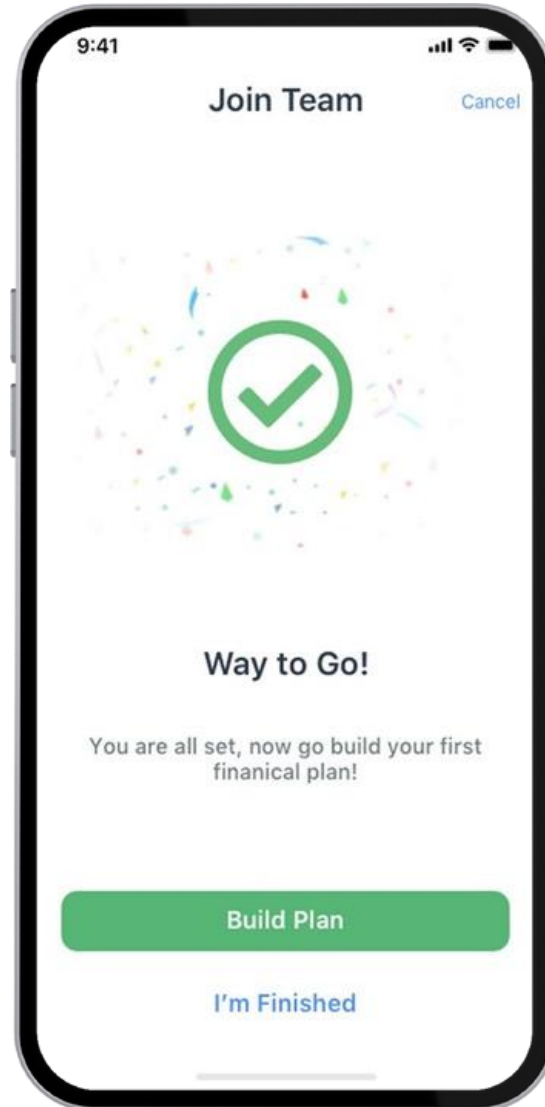
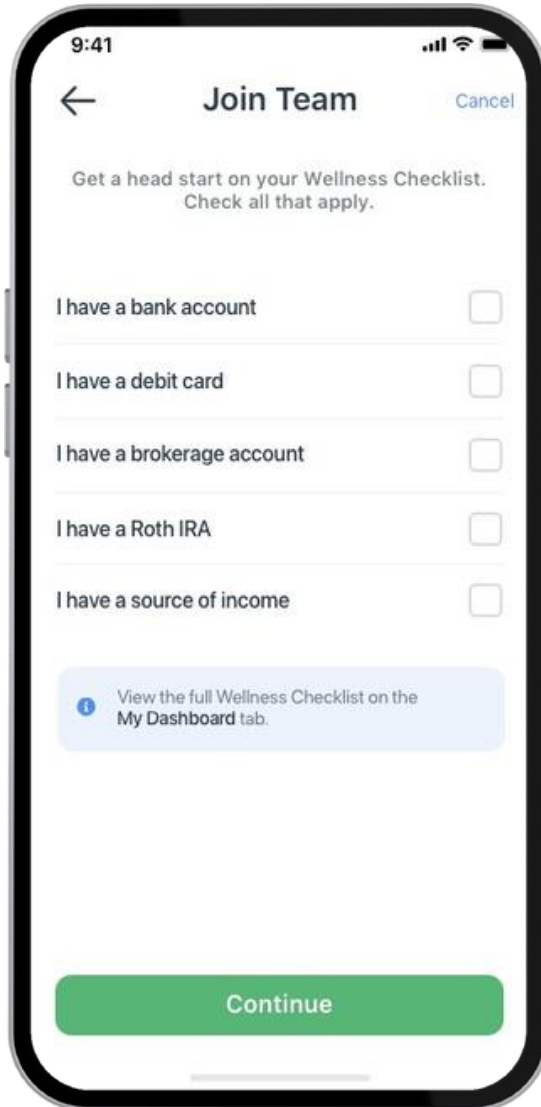
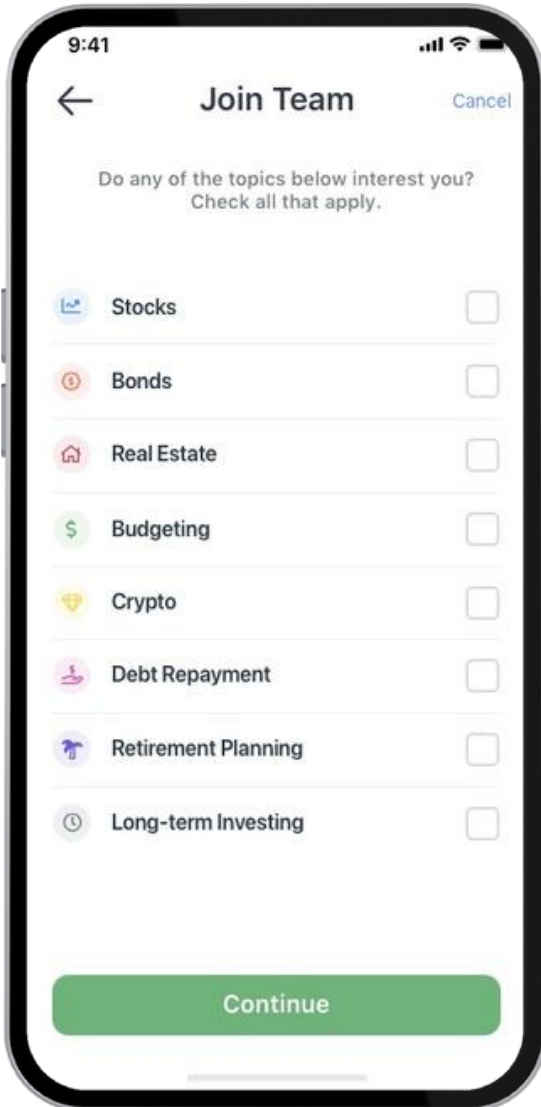


● CREATE AN ACCOUNT/ LOG IN

- 1 Sign-up/create an account
- 2 Verify email address
- 3 Login
- 4 Once you have logged into the app, tap "My Dashboard".
- 5 Click the menu (...) to visit your profile.
- 6 Select "Join Team".

7 Enter **GZ1NU**



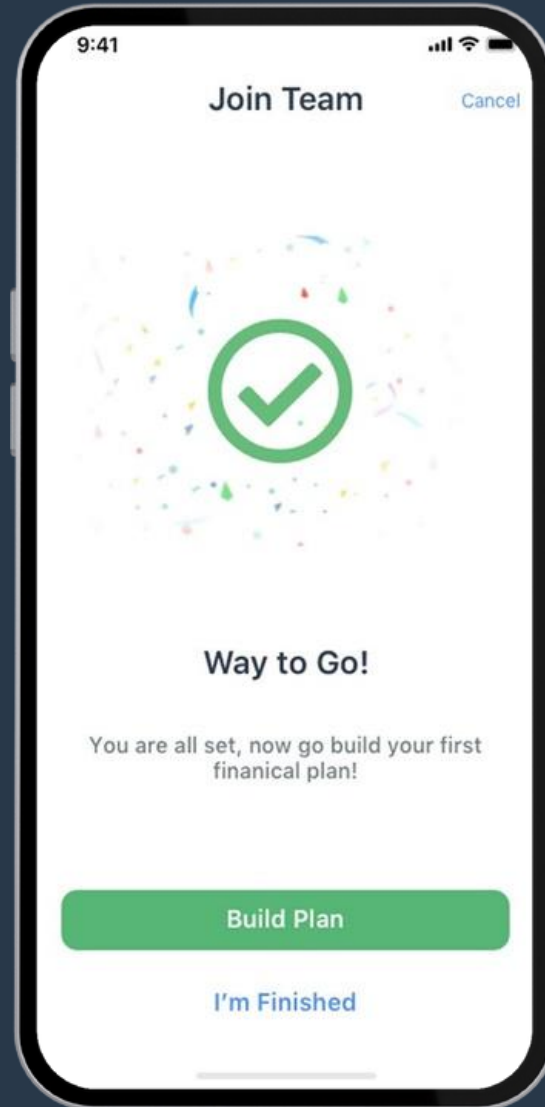
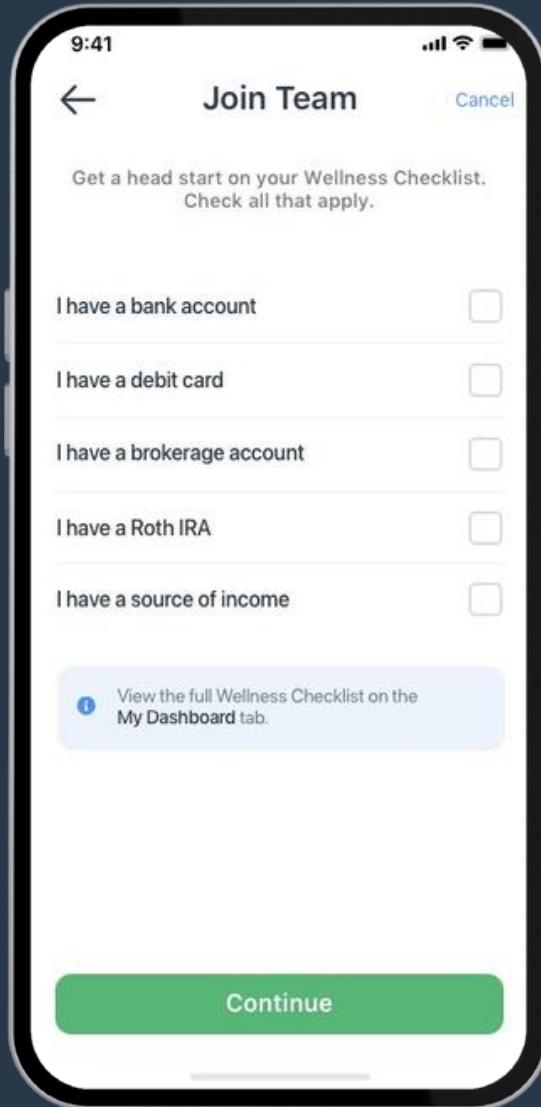
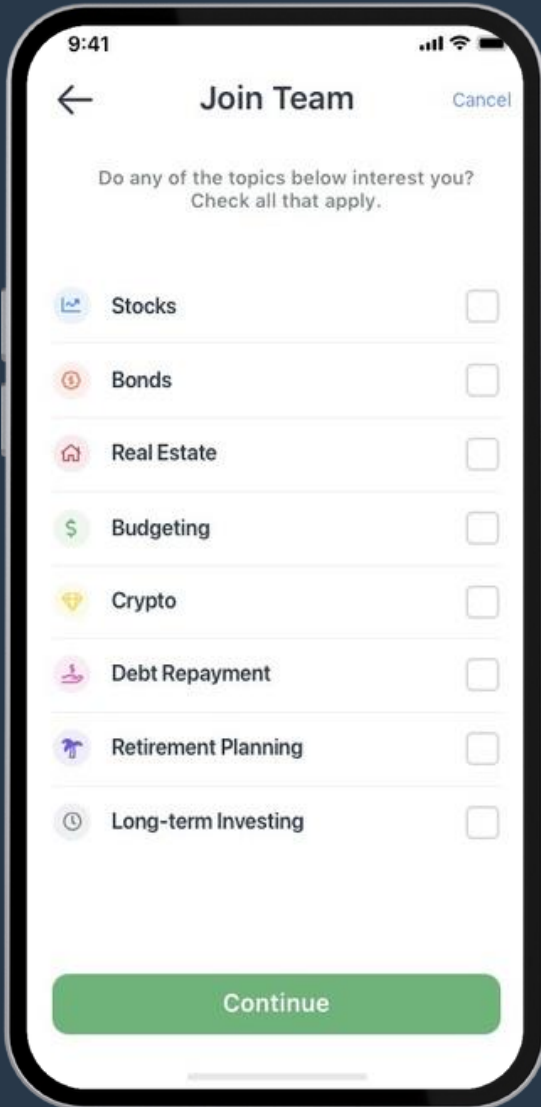


Definition of wealth

Having enough money to spend time with people you love in places you enjoy.



● COMPLETE YOUR ONBOARDING SURVEY



BUILD YOUR FIRST FINANCIAL PLAN

← Cancel

Profile Career Goal Review

Profile

Age
22

Years you want to save or invest
40

City, State
Pittsburgh, PA

Your location is an important factor in your financial journey

Do you have any student loans?
I do not have student loans

Next

← Cancel

Profile Career Goal Review

Explore Careers

Location-driven salary data for over 900 careers and 2,300 US locations!

Search

Have a Job?

Enter your job title and yearly income.

Job Title

Yearly Income

Continue

← Investor Profile

Retirement Maximizer

401k

The most common employee directed type of retirement. Start on day 1 of your job, don't stop contributing and importantly, contribute **at least the minimum percent of your salary** to receive the maximum company match from your employer.

Annual Investment
\$19,500

Model Investment [What's this?](#)

All Stocks **Stock/Bond Split** All Bonds

50% Stocks / 50% Bonds

This moderate allocation is appropriate for savers with long-term goals or investors with a short to intermediate-term time horizon.

Stocks Bonds Edit

\$25,789,360*

* Estimated Value

Worst **Average** Best

9:41

← Plan Summary

Created Jan 11, 2023

95% Likelihood
You have a 95% chance of achieving your goal!
[Learn More](#)

Plan Details

Tap on a row to customize or edit an item.

Age 27 >

Goal \$1,000,000 >

Investor Type Optimist >

Career IT Security Specialist >

Salary \$138,000 >

Years Invested 42 >

Location Pittsburgh, PA >

9:41

Good Afternoon Mary!

My Team

Financial Wellness

Plan Likelihood 85.2% Adequacy 77.3% Emergency 88.3% On Track 90.6%

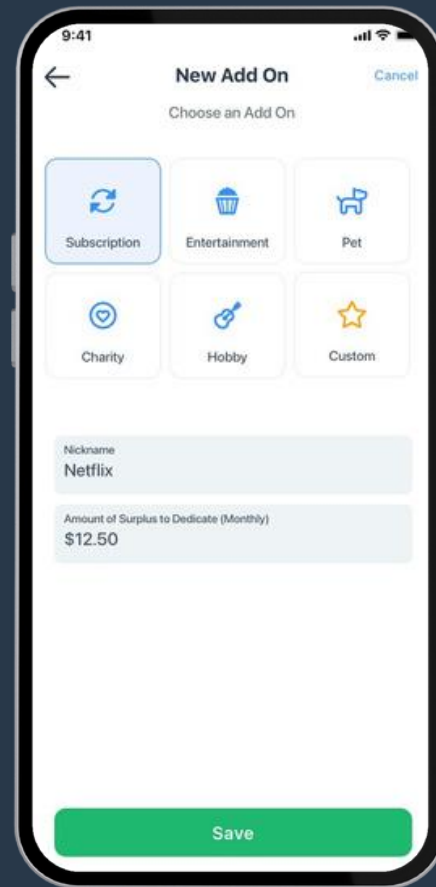
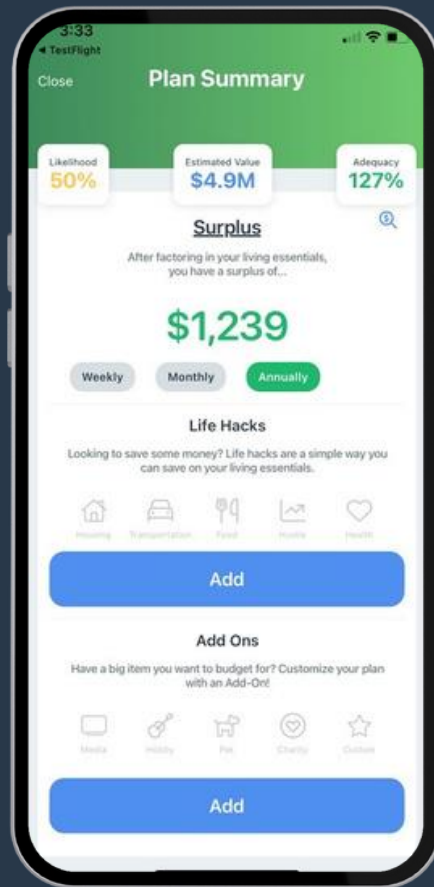
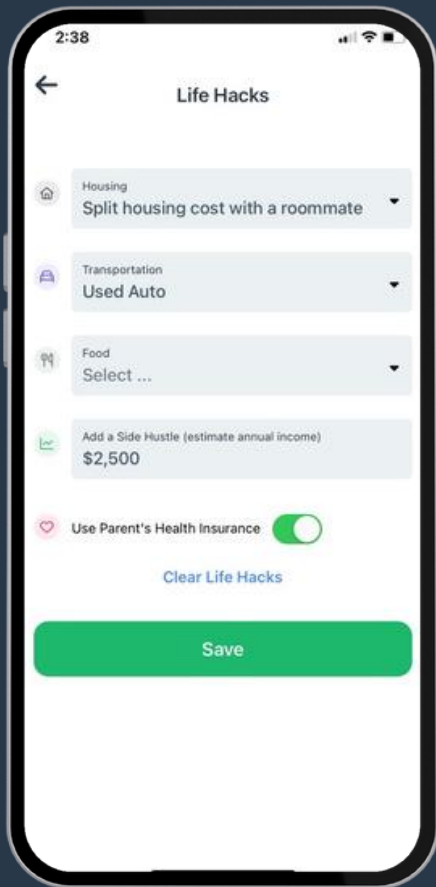
95% My Plan

Pittsburgh, PA
Software Engineer
\$1,250,000
2050

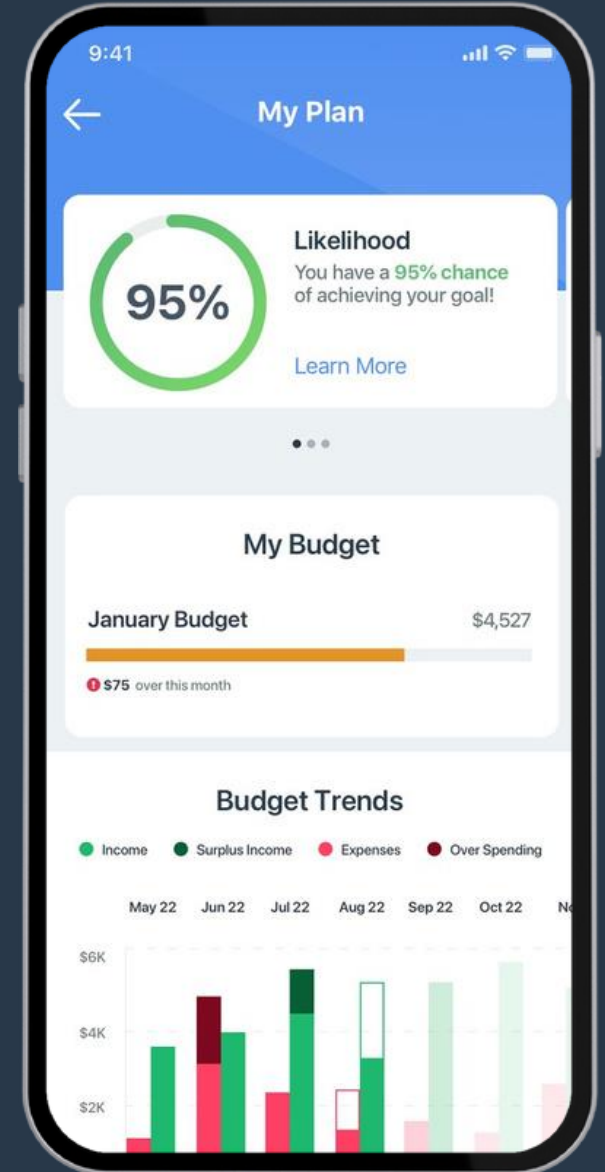
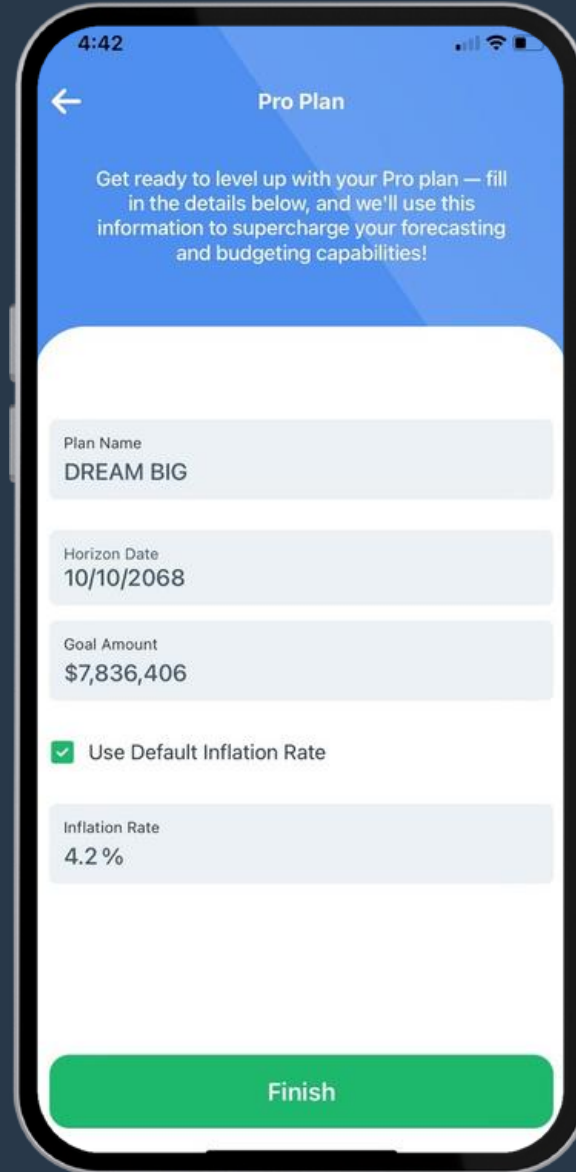
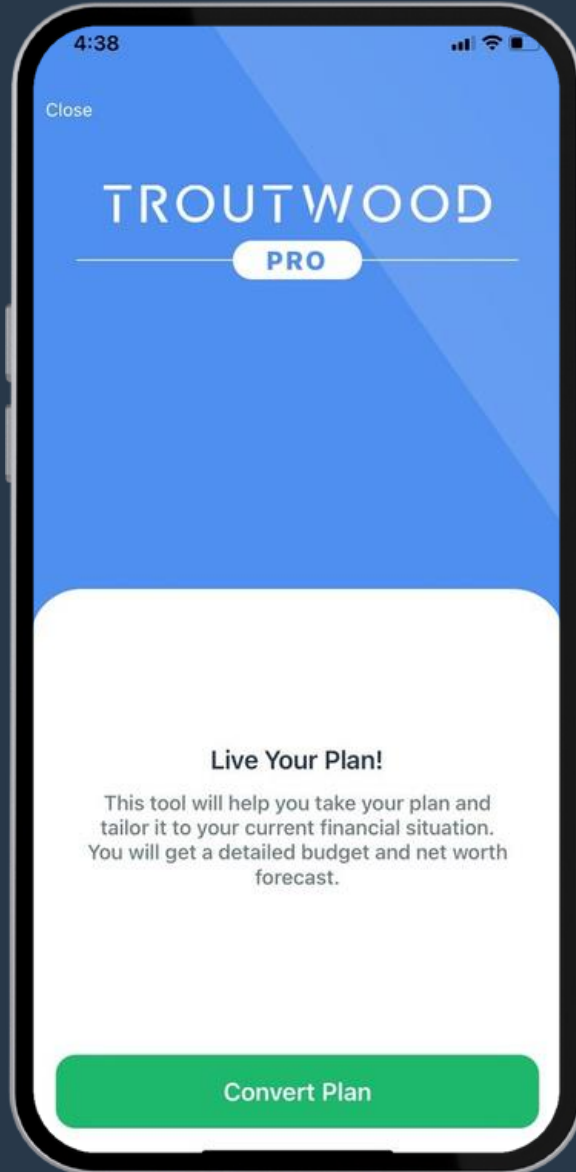
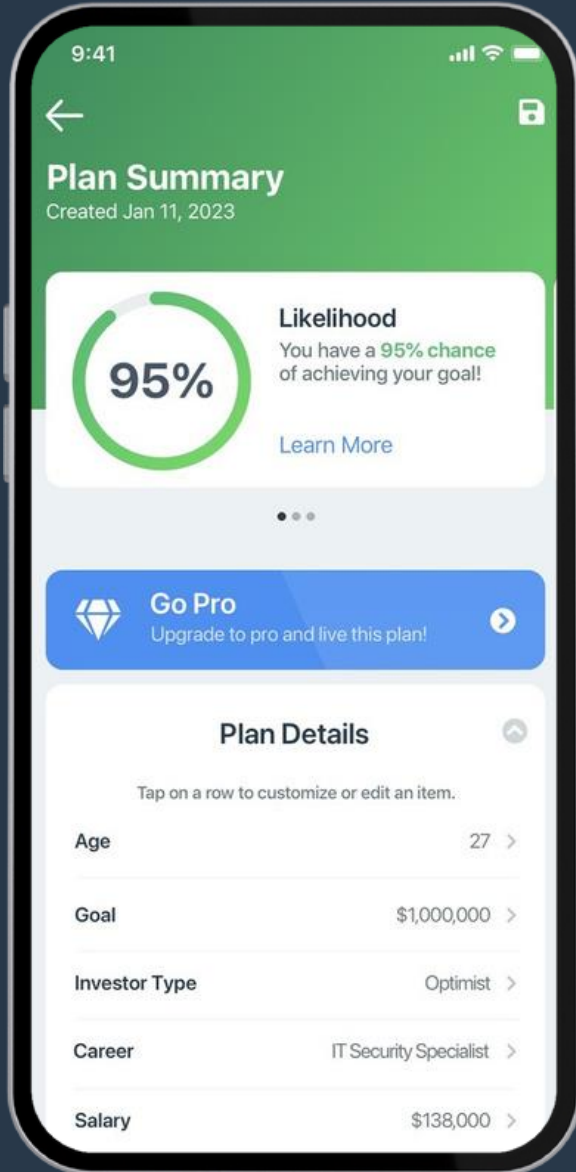
Wellness Check **On Track!**

Emergency Preparedness **11 Months**

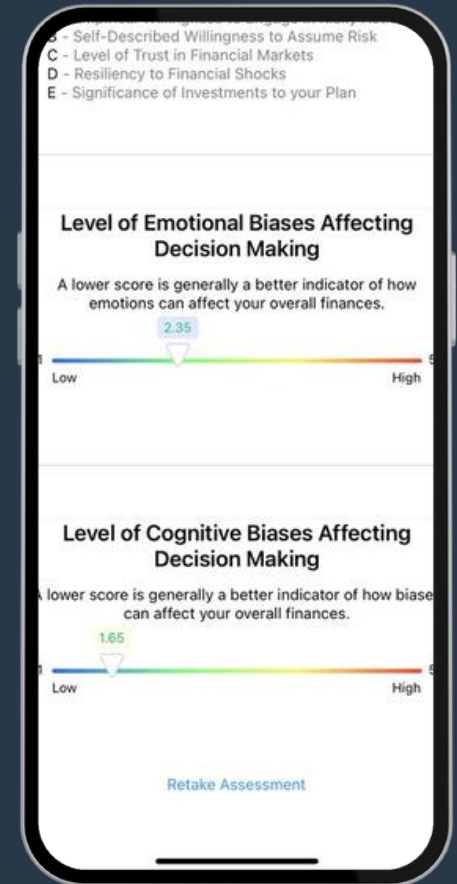
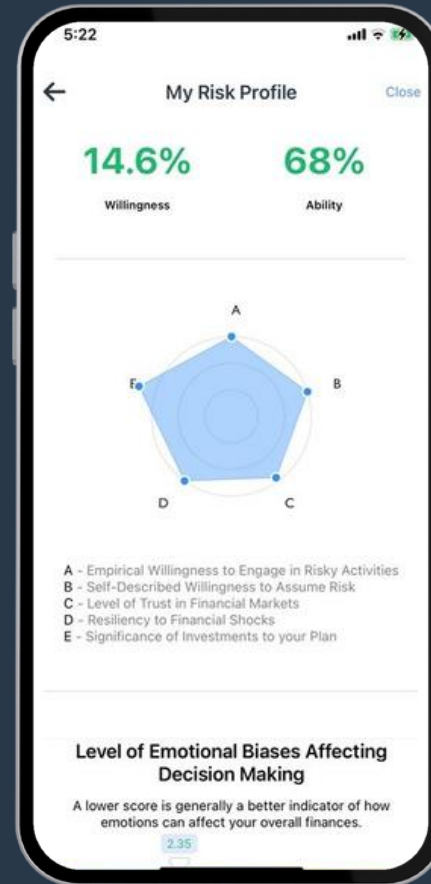
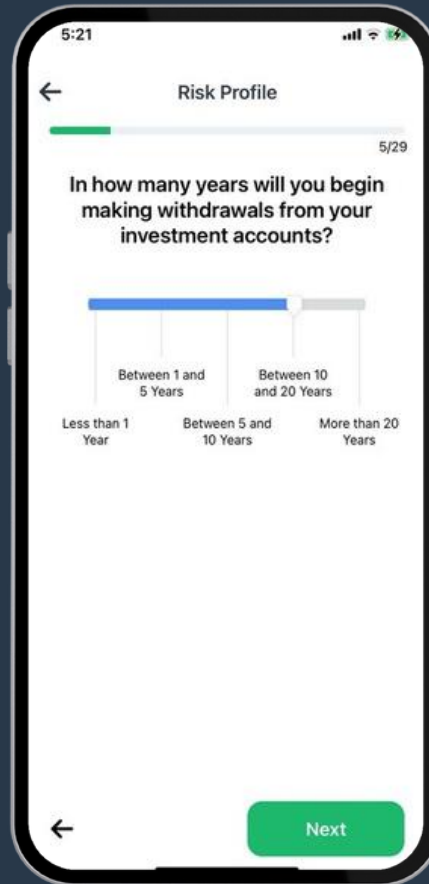
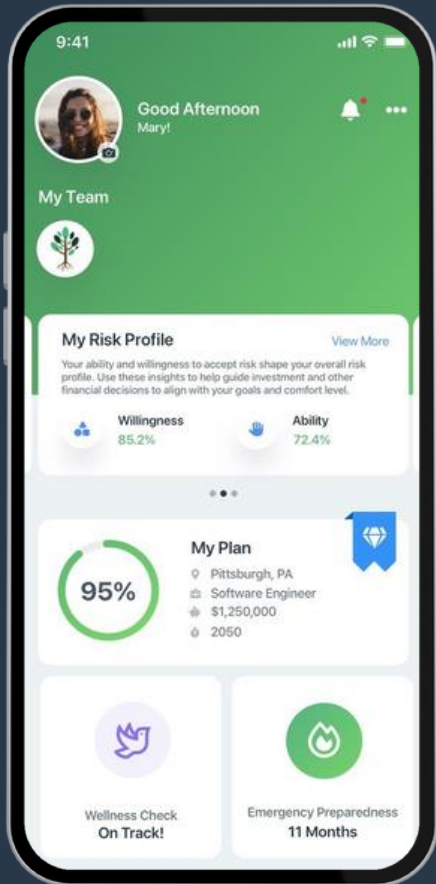
IMPLEMENT ADD-ONS/LIFEHACKS



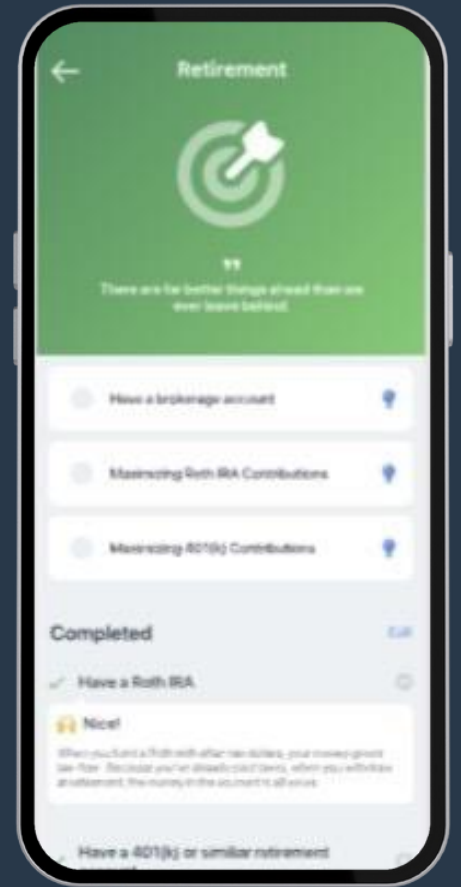
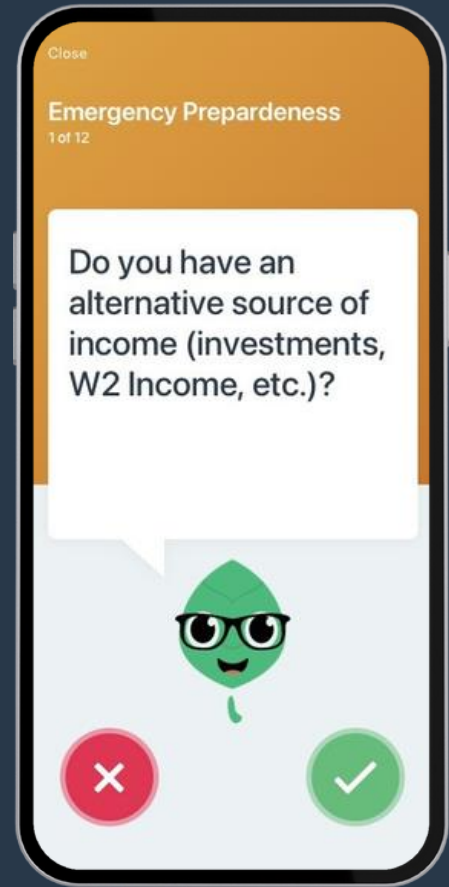
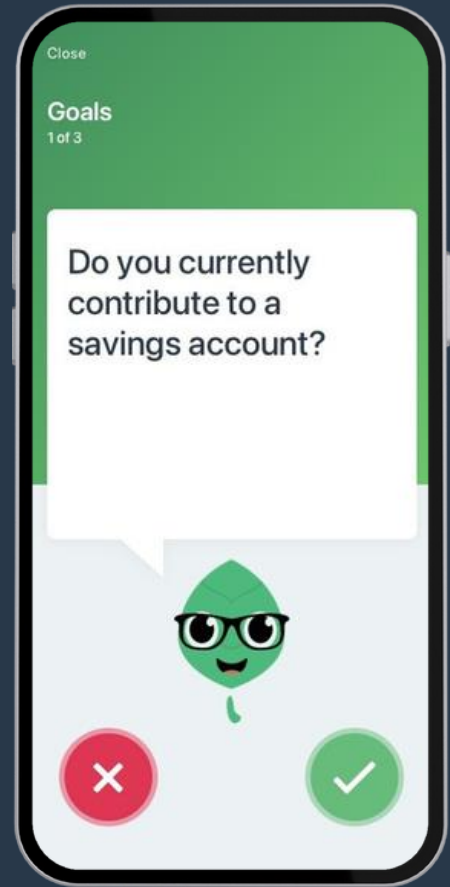
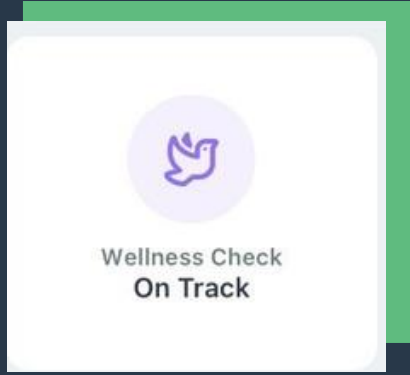
LIVE YOUR PLAN: GO PRO



FINANCIAL PSYCHOLOGY - RISK ASSESSMENT

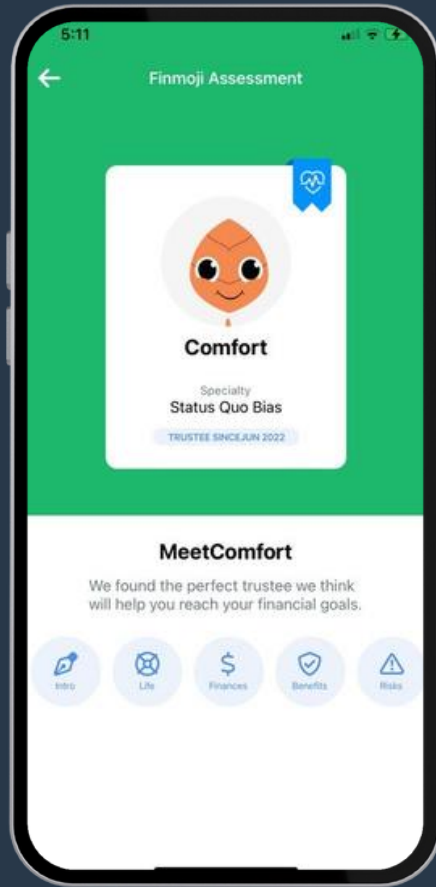
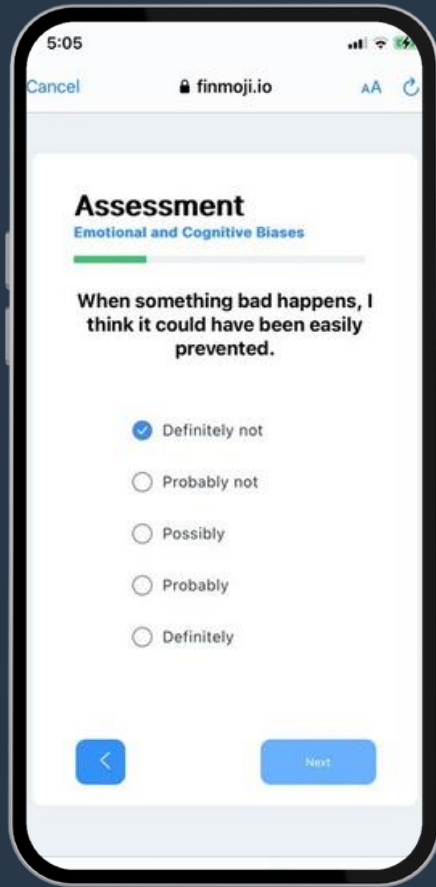
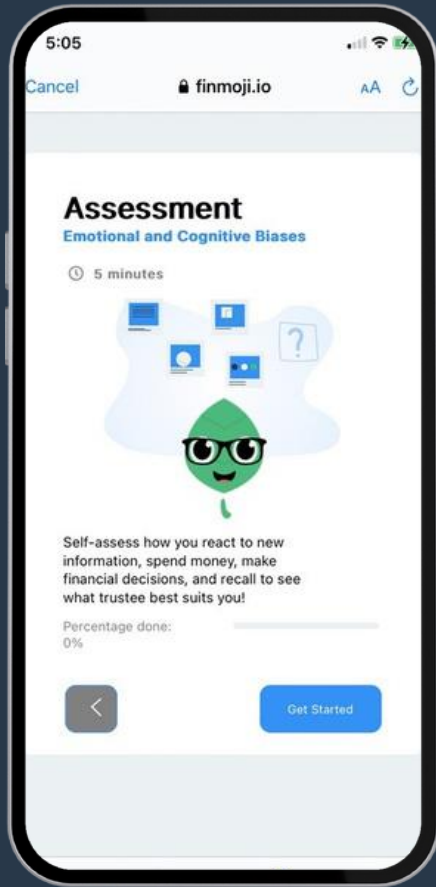
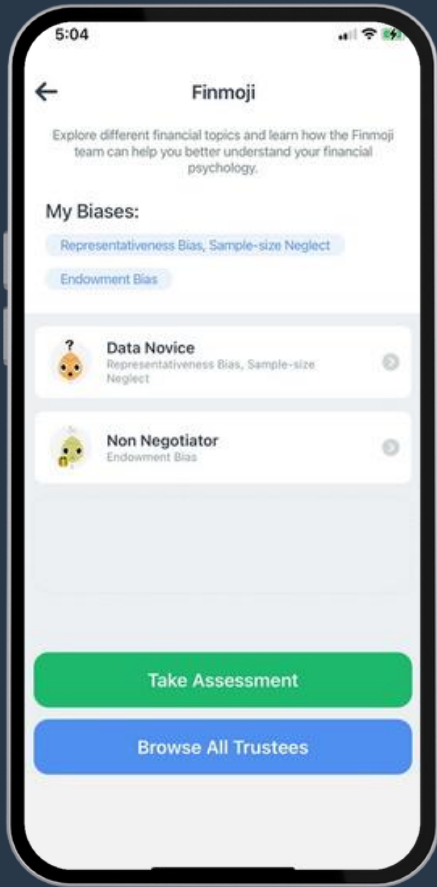
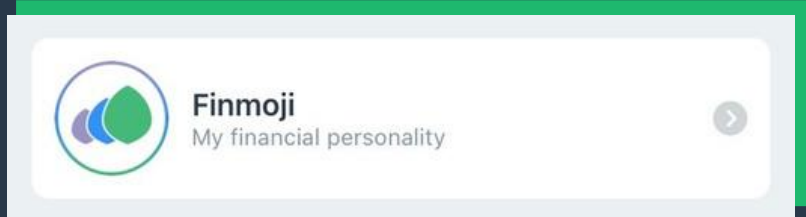


● FINANCIAL WELLNESS CHECKLIST






FINANCIAL PSYCHOLOGY - FINMOJI ASSESSMENT






DEBT RANK AND REPAYMENT




Debt Ranking

A ranking and repayment tool



9:41 Close

Debt Rank



Rank Your Debt

Rank and track your progress to paying off all your debt!

[Continue](#)

9:41 Close

Summary

Below is a summary of your debt ranked and in what order you should make extra payments to save money on interest!

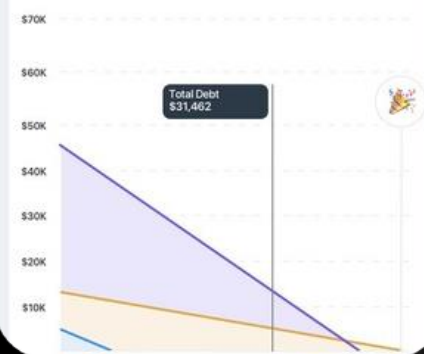
Debt-Free!
Your estimate date of paying off all your loans!
[Learn More](#)

September 30 2030

Debt Breakdown

Total Debt: **\$59,981**

- American Express Credit...
- School Loan Subsidized...
- Aidvantage Unsubsidized...



Debt Breakdown

- American Express Cred...**
Interest Rate: **14.99%**
Estimated Pay Off Date: Dec 1, 2023
Min. Monthly Payment: \$89.00
Budgeted Monthly Payment: \$150.00

\$4,527

Interest Savings from \$61 in extra payments
\$350.33 Saved to Date **\$1,502.69** Future Savings
- Aidvantage Unsubsidized...**
Interest Rate: **6.00%**
Estimated Pay Off Date: Sep 30, 2040
Budgeted Monthly Payment: \$250.00
Min. Monthly Payment: \$189.00

\$45,052.55

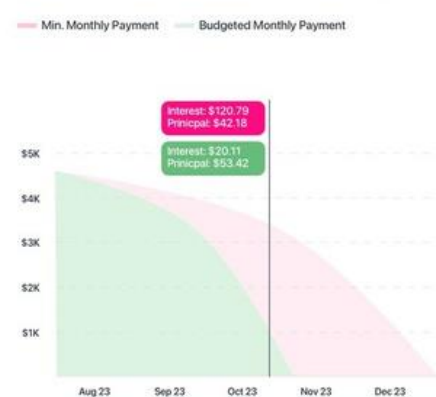
Interest Savings from \$61 in extra payments
\$1,204.22 Saved to Date **\$4,652.32** Future Savings
- School Loan Subsidized...**
Interest Rate: **4.99%**
Estimated Pay Off Date: Sep 30, 2040
Budgeted Monthly Payment: \$200.00
Min. Monthly Payment: \$200.00

\$10,402.09

Debt Paydown

See how increasing your monthly payments can help you save and be debt free sooner!

Budgeted Monthly Payment: **\$150.00**

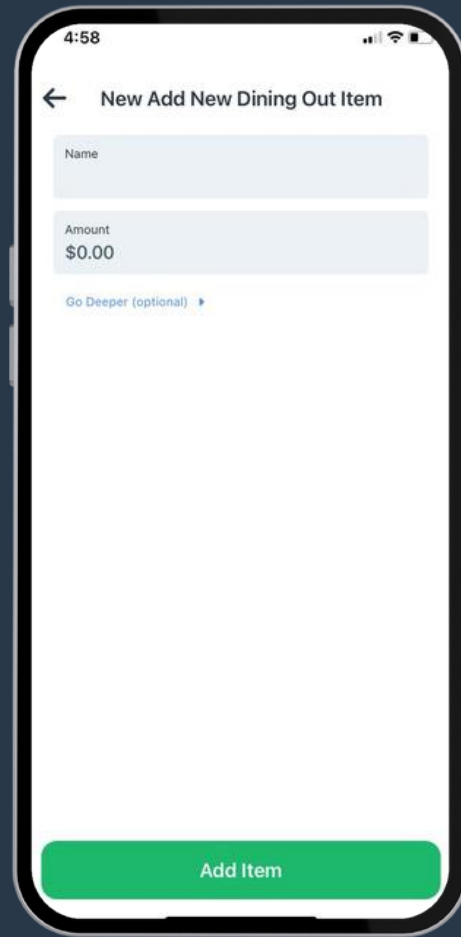
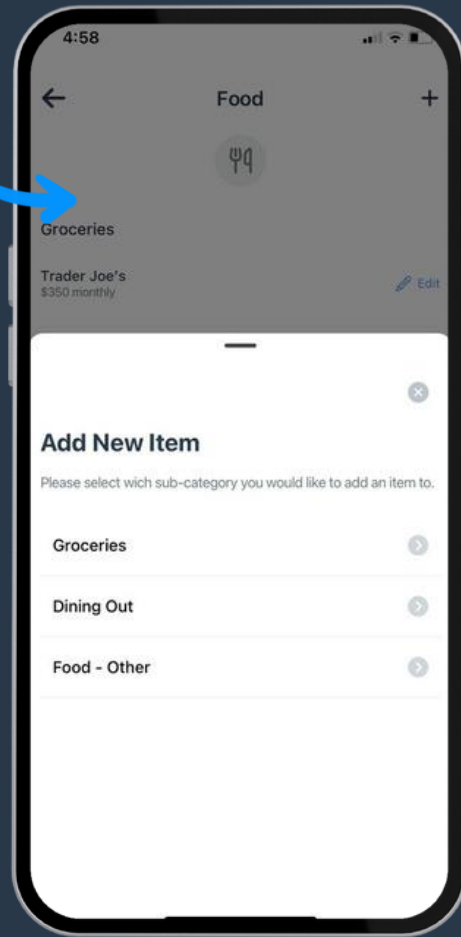
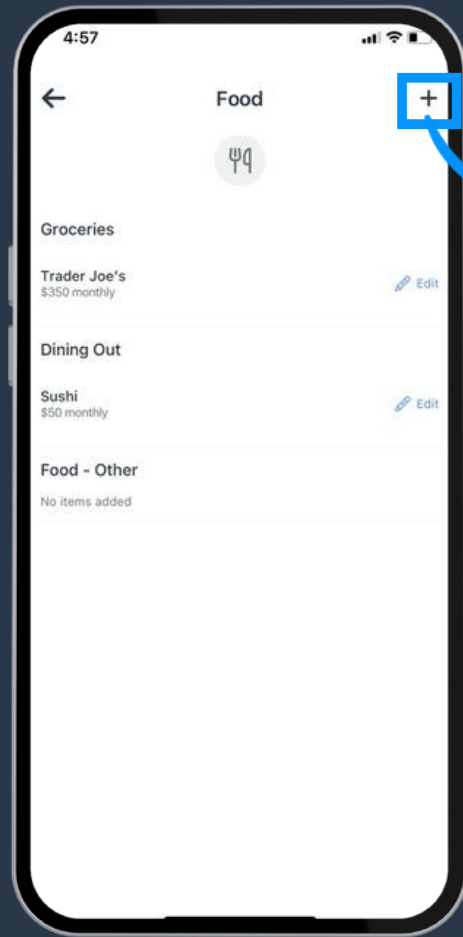
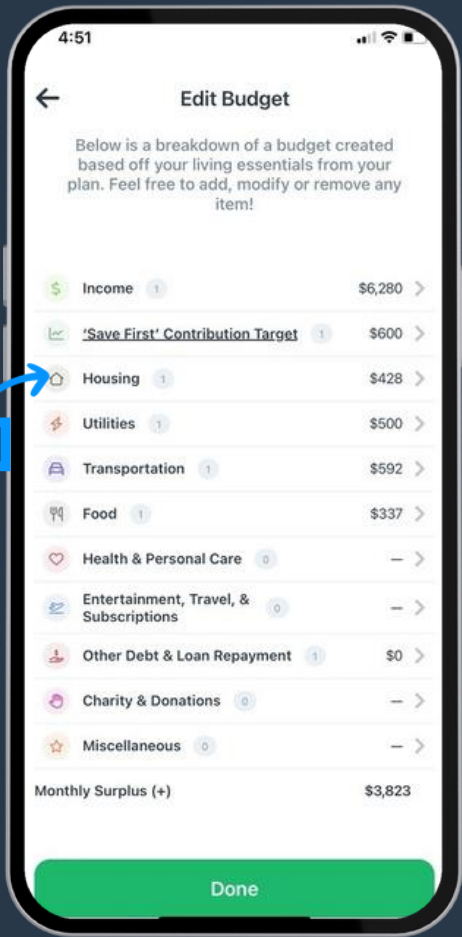
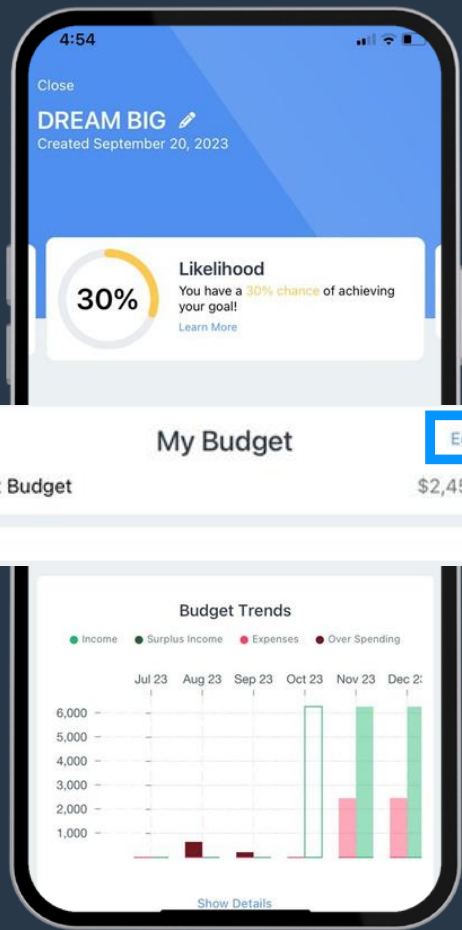


Like what you see?
Update your budget and forecast with this new value
[Go to Account](#)

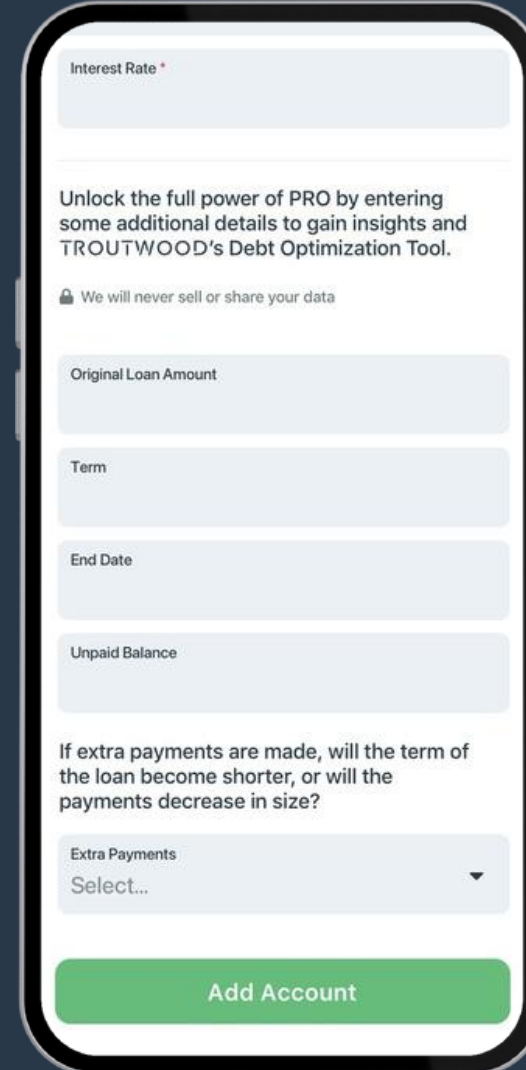
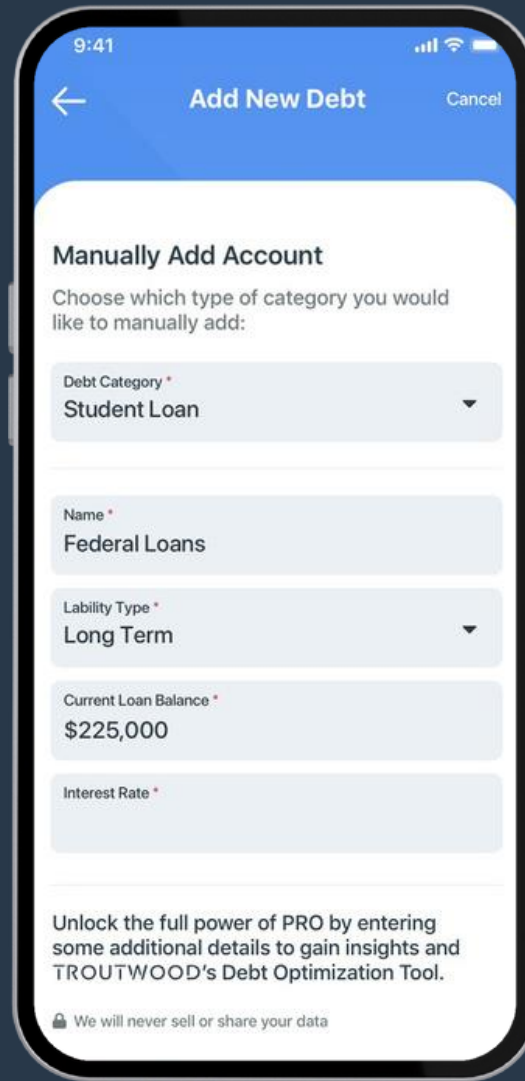
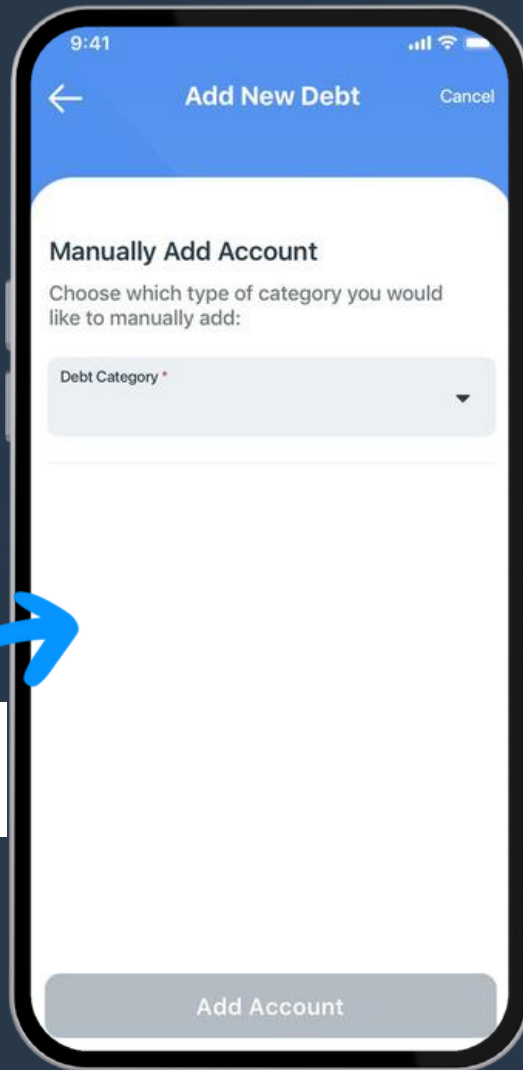
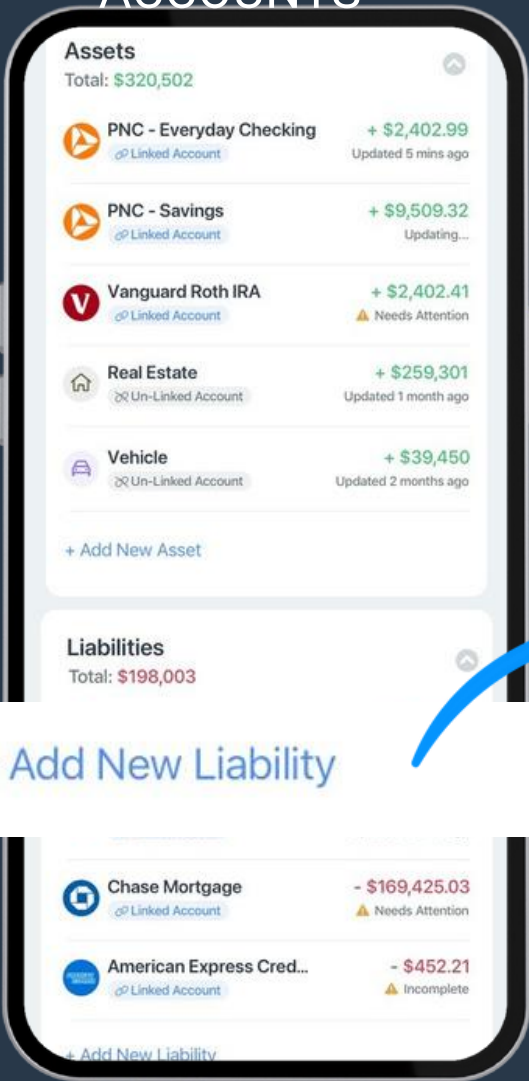
Amortization

Date	Beginning Loan Balance	Amount Paid	Principal Paid	Int Pa
08/31/2023	\$1,503.32	\$150.00	\$113.40	

EDIT/CUSTOMIZE YOUR BUDGET

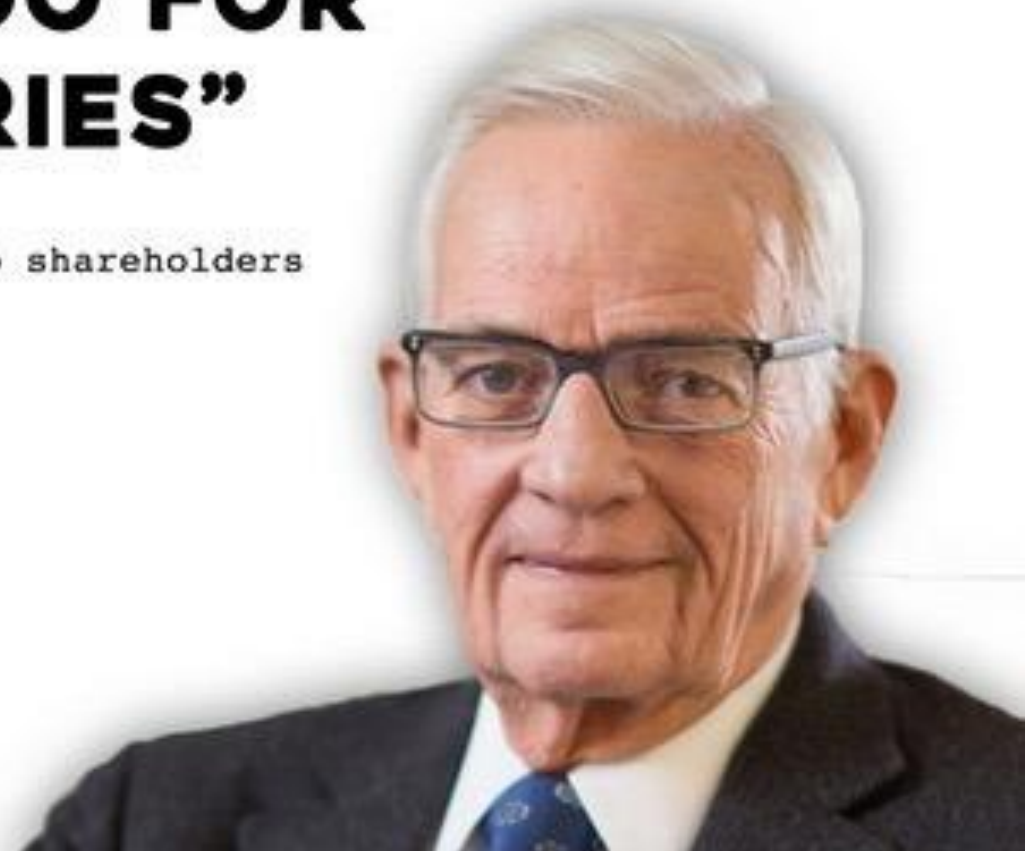


ADD ACCOUNTS



**“I INTEND TO MAKE
ALCOA THE SAFEST
COMPANY IN AMERICA.
I INTEND TO GO FOR
ZERO INJURIES”**

-Paul O'Neill to shareholders
in 1987.



JOIN OUR NEWSLETTER



scan to
join



12 FREE TEACHER & STUDENT GUIDES



+2
S

- 10 STEPS TO WALK YOUR WAY TO FINANCIAL WELLNESS
- HOW TO START INVESTING WITH A ROTH IRA



Questions

?



DREAM
DREAM