

MISSION: LAUNCH YOUR



**CONFIDENTIAL**

## Introduction: THE BENJI BOOM EFFECT

***"A Penny Saved, Is A Penny Earned" - Benjamin Franklin***

What will always be your biggest gripe about money? You will probably say you don't have enough. In reality, there is plenty more hiding in plain sight. You just need to look a little deeper.

***"A Benji Saved, Is A Benji BOOMED!" - Benji BOOM!***

We're talking \$100 bills. You know, the ones with Benjamin Franklin on it. In today's world a penny saved won't get you far, but a Benji saved can do wonders.

By digging deeper, we can find many Benji's and make them grow in 4 simple steps... known as The Benji Boom Effect:

1. **Find** - As mentioned, there is more money hiding in plain sight. You may FIND it in unnecessary taxes, expensive loans/mortgages, high debt on credit cards, or even stagnant growth on 401k or IRA investments.
2. **Save** - Once we find where these extra Benji's are bleeding, it is on you to SAVE it from any more hemorrhage. By doing so, we can breathe back life into it and help it grow.
3. **BOOM!** - Upon gathering all the Benji's saved, we can set it up in a safe environment that allows it to BOOM!
4. **Enjoy** - The best part of this process is to experience Peace of Mind. In this step you can simply ENJOY the fruits of all your hard work!

Your mission is to launch yourself into the Benji Boom Effect. This begins by preparing the foundation laid in **Step 1: Find**. You will go through 3 objectives on the following pages in order to achieve a successful launch. Let's get started!



## Objective 1: Define Value

**What does the word VALUE mean to you?**

Some would say it measures their net worth. Others use the term to define obtained possessions.

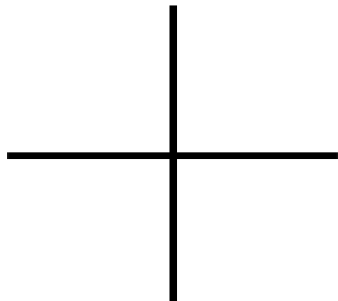
Here, we are going to define Value as what is important in your life. Think about the priorities, principles, and ideas that serve as a standard for your life. We must explore and define these values first, before delving into the future of your money.

**What would you do with \$1 Million? \$10 Million? \$100 Million?**

It's easy to stumble on this answer. Fact remains, the more you have, the harder it is to keep.

There is a better way. It begins with a strong core of values. Together we must first look within you to define these set of values. It will guide you to a higher quality of life.

Think about your 4 Core Values and write them below:



- *if you are having trouble coming up with some values, then here are a few suggestions:*

Excitement    Spirituality    Time    Growth    Charity    Knowledge

Please answer the following questions:

1. What are you currently doing for your financial future?

2. What do you like most about what you are doing?

3. What would you like to change or improve?

4. What keeps you up at night?

5. Complete this sentence:

When it comes to my money situation, the only thing I REALLY  
care about is

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## Objective 2: Find The Hidden Benji



There is an extra Benji hidden in plain sight. You must grab it before it gets lost to unnecessary expenses. Here's an example:

### **Car Insurance Overlooked**

Meet my savvy friend, Courtney. She found a bunch of Benji's hidden in her car insurance. Upon first look, she saw her premium payments were \$3,000/year on a \$500 deductible. It dawned on her that she is wasting money insuring something that depreciates significantly in value every year. She's a good driver. The only people who benefit are the car insurance companies.

In a smart move, she adjusts her car insurance plan by increasing the deductible to \$2,000. This decreases her premium payments from \$3,000/year to \$1,500/year. By putting the savings of an extra \$1,500/year in a fund, over 30 years at 6-8% interest growth, it gives her an extra \$100,000. Needless to say, this adds to her quality of life.

| <u>Deductible</u>                 |   | <u>Premium</u> |
|-----------------------------------|---|----------------|
| \$500                             | → | \$3,000        |
| ↓                                 |   | ↓              |
| \$2,000                           | → | \$1,500        |
| <hr/>                             |   |                |
| \$1,500/yearly saving             |   |                |
| x 30 years                        |   |                |
| \$45,000 Total Savings            |   |                |
| ↓ growth @ 6-8%                   |   |                |
| approx. ~ \$100,000 Extra For You |   |                |

Would you be happy with an extra \$100,000? Of course!

Now let's FIND every Benji. Fill out the form below. It will help organize the bigger picture of your money flow. By completing this form, you will be set to Launch Your BOOM!

### INCOME TAX RATE

*Task: Find areas of deductions with a C.P.A. to maximize savings.*

|                 | INCOME | Tax Rate | TOTAL (After Tax) |
|-----------------|--------|----------|-------------------|
| SALARY          |        |          |                   |
| BENEFITS #1     |        |          |                   |
| BENEFITS #2     |        |          |                   |
| OTHER INCOME #1 |        |          |                   |
| OTHER INCOME #2 |        |          |                   |
| OTHER INCOME #3 |        |          |                   |
|                 |        |          |                   |

### QUALIFIED RETIREMENT ACCOUNTS

*These accounts are tax-deferred (pay tax later). This means tax rate could be higher in retirement based on accumulated wealth.*

*Task: Only contribute up to Employer Match (free money).*

|               | Contribution | Employer Match | Account Balance |
|---------------|--------------|----------------|-----------------|
| 401(k)        |              |                |                 |
| Roth IRA      |              |                |                 |
| SEP IRA       |              |                |                 |
| OTHER ACCOUNT |              |                |                 |
| OTHER ACCOUNT |              |                |                 |
| OTHER ACCOUNT |              |                |                 |

## MORTGAGE/LOANS

*Often times the interest rate kills us, but what if we lower the overall cost of a loan by reallocating our funds?*

*Task: Lower monthly payment. Consider a 30-year mortgage, so that you can put the Benji's saved in a safe fund that grows. This can lower the overall interest you pay on the loan.*

|             | Monthly Payment | Interest Rate | Months Remaining | Unpaid Balance |
|-------------|-----------------|---------------|------------------|----------------|
| Mortgage #1 |                 |               |                  |                |
| Mortgage #2 |                 |               |                  |                |
| Loan #1     |                 |               |                  |                |
| Loan #2     |                 |               |                  |                |
| Loan #3     |                 |               |                  |                |
|             |                 |               |                  |                |

**Nice job... just the beginning!**

Guess what? There is still more Benji's out there! We have touched upon the main areas, but feel free to look further:

- Credit Card Debt
- Life Insurance
- Groceries
- Outside Dining
- Other Expenses



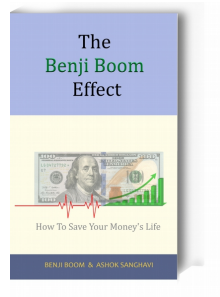
## Objective 3: Prepare to Launch!

### **What next?**

By looking in a few areas, you were able to FIND a few Benji's. This will now prepare you to go into Step 2 of the Benji Boom Effect. You are now ready to Launch Your BOOM!

Choose your destination:

### **READ THE BOOK**



Amazon Link

### **SCHEDULE AN APPOINTMENT**

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