

Creating Financial Literacy, LLC

Getting Your Money On Target



Registration Link for January's GET OUT OF DEBT Teleseminar

Each month I plan on offering a complimentary teleseminar to help you, and anyone you share this newsletter with, to do better financially. The first teleseminar is **Getting Out of Debt**, and it will be held Tuesday, January 25th at 9 p.m. ET. To register, go to: www.MyWealthCreationTeam.com Remember, there is no charge to attend and get this powerful information to help you start your New Year off on a great path!

Also, several people emailed me that they did not receive my follow up newsletter. Therefore, the entire newsletter is below. Please read the **Financial Domino Theory** because it's really important that we all realize that the outcome of our financial future is squarely in our hands! Also included are the 3 ways I generate income outside of my job, and the full list of 2011 monthly teleseminars.

Look for my next newsletter somewhere around mid-February with the link for February's complimentary teleseminar!

News For You To Use NOW

Creating Financial Literacy, LLC: January, 2011, Volume II

In This Issue	Dear Jennifer,
Financial Domino Theory	Thank you so much! I want to say a special thank you to everyone who responded to the previous newsletter with offers of prayers and support. I am truly grateful to God that the worst part of the injury is behind me and that I can resume my passion of helping people do better financially. This picture shows money growing in 2011, and I hope you choose to work with me so we can make that your money growing!
Three Ways I Make Money from Home	
2011 Teleseminar Schedule	
Live Events to Grow Your Finances	
Join Our Mailing List!	
Quick Links	As promised, in this newsletter I share my financial domino theory. Listed below are the dates and topics of the monthly teleseminars I will offer at no charge. There were also a large number of people who wanted to know about the three income streams I have outside my job. I have included them in a section below.
www.12WaysBook.com	I truly appreciate you! Thank you again for taking a moment to lift up a prayer or encouraging thought toward my recovery. As always, please keep reading and forward this newsletter to your friends and associates. Enjoy the information, tidbits, and tips in this newsletter. I welcome your thoughts and feedback!
www.UpAndComingMillionaire.com	
www.EndYourRatRace.com	
www.NextLevelInLife.com	
	Jennifer

Growing YOUR Money
in 2011

Financial Domino Theory: Why You Must Adjust in 2011



Stand Up Your Financial Dominoes!

It's time for each of us to get our (financial) ducks in a row! Let's be blunt, the economy sucks for millions of people. For two years or more, people have been feeling financial stress, strain, and uncertainty, including many people who have never had to even think about money before these times! I'm a pretty optimistic person. My typical outlook on problems is, let's figure it out, take action to fix it, and move on. That's what each of us needs to do right now at the start of 2011 and here's why...

Think of huge room, perhaps a gymnasium, ballroom, or larger. Next, imagine that room filled with the most elaborate domino display you can think of (see [YouTube](#) example). One falling domino eventually makes the whole display fall!

Think of those dominos as the economy. The housing/real estate/foreclosure crisis tipped the first domino in the downfall of the US economy. It's OK if you believe there was a different tipping point, because the outcome is the same. As these dominoes fell for millions of homeowners, neighborhoods and local businesses also started to fall because people were moving out and not spending money in neighborhoods.

The next set of dominoes to fall was the financial services industry. Recall the downfall of Lehman Brothers, Bear Stearns, Countrywide, AIG, and hundreds of other banks and financial institutions. Then, the US auto industry's dominoes started falling. The plant closures and layoffs added to the individual dominoes that were still falling around these "big guys". All of these falling dominoes combined into where we are now in the economy with nearly double digit unemployment, struggling families, and lots of uncertainty looming around every corner.

Yes, it's true that the Federal government stepped in with the bailouts and reset (stood up) the dominoes in the financial services and auto industries. What is critically important to absolutely understand, is that the government cannot come into your home, mine, or our neighbors' and reset or stand up our dominoes! It doesn't matter who is in political office, running for office, or did or didn't get elected - they cannot reset your dominoes. ***Only you can reset and stand up your own dominoes! ...and you need to start right now!!!***

Since what goes around comes around, the economy will absolutely recover. HOWEVER, for you, me, and others to prosper during and after the economic turn around, we must each do what it takes to reset our own dominoes. Doing this will allow us to be standing tall every time the good times roll! No one in government or on our jobs is going to think or act for us. Taking these critical actions falls squarely upon each of us!

As you start 2011, take a good hard look at your household and your household finances. Even if you don't know how to change your situation, write down what you think is needed to:

1. Stabilize your family (i.e. stop any financial bleeding)
2. Break even (no real gains, but no losses either - and your domino is standing!)
3. Move yourself/household into your definition of abundance

Once you have this list, seek information and resources from people with experience in the areas you identify. If you're ashamed or embarrassed, try not to be! You are not alone! Even still, you can get books and resources from the library and from reputable websites. You can start making the steps to change without making your situation public. Remember, each of us must take massive, immediate, and consistent action to stand our dominoes up so we can be in position to enjoy the recovering economy!

As lousy as the economy is right now, there are plenty of opportunities for the people whose dominoes are already standing. For example as I write this newsletter, on LoopNet.com there are 6 and 9 unit apartment buildings for sale in Philadelphia and Houston for \$250,000. After the down payment, a commercial mortgage loan could be about \$1,100 per month. Even if the rents were just \$500 per month per unit (times 6 or 9 units), you can see the potential opportunity! (Note: For example purposes only. This is not a recommendation or endorsement for real estate. Tremendous research needs to be done before buying any property, especially commercial real estate.)

To help you reset your household's dominoes in 2011, I will be offering monthly financial teleseminars at no charge, and they are listed below. If you are interested, I will also mentor you in starting a home-based business so that you can generate extra income and take advantage of the tremendous tax breaks that can come with a home-based business. After last week's newsletter, many people asked for the three ways I make money at home. They are listed in a section below.

To immediately have more money at home, I recommend you get a copy of my book, *12 Ways to Put Money in Your Pocket Every Month Without A Part Time Job: The Skinny Book That Makes Your Wallet Fat*, available at www.12WaysBook.com. Each chapter immediately puts money in your pocket and most readers finish the book with an extra \$250-\$400! How would you like start February with that extra money because you followed the simple steps in my book in January?

Send me an [email now](#) and let me know your thoughts on my Financial Domino Theory. Feel free to include what you're going to start doing right now to make sure your family's dominoes are standing tall by the end of 2011!



Three Ways I Make Money from Home

These three income streams combined net me an additional 5-figure income, and provide numerous tax benefits including that most of the services can be legally deducted on your taxes. Each of these income streams is a viable option for most people, with the first two being easier implement and start generating cash faster than starting an LLC.

FDI - offers financial and telecomm solutions that don't require anyone to switch their cell phone carrier. In this economy, the financial solutions provide *confidential* services that are helping people get back on track and pick up their financial dominoes. The services include customized written plans to get out of debt; teams of financial experts confidentially working with you one-on-one to provide objective solutions (they do not sell any services), and complimentary credit restoration averaging 50-150 point increases on credit scores. FDI's telecomm solutions are literally saving lives through truly handsfree driving and handsfree texting using your existing phone and carrier - you do not have to change anything. Think about the 20- and 30-somethings in your life. Chances are they text while driving! Look at all FDI can offer you at www.EndYourRatRace.com

Compass Coaching - Compass is a personal development company committed to improving the lives of men and women. Compass believes that everyone, especially women, deserves to live the life of their dreams. Everyone has the desire and ability to create that life and all that's needed is some guidance and inspiration. Take a look at what Compass offers at www.NextLevelInLife.com

LLC - My training services and my book are housed under my LLC, which is *Creating Financial Literacy, LLC*. The requirements for starting and maintaining an LLC vary from state to state. If you want to start an LLC, I can provide you with books and resources to help you start your business plan and establish a presence online. Take a look at my LLC, including my Capabilities Statement, at www.CreatingFinancialLiteracyLLC.com

If you like what FDI and Compass Coaching offers, you can use their services as customers and not generate income. The important thing is to do what it takes to stand your dominoes up, and sometimes it's just being a customer of services that support your vision!

2011 Teleseminar Schedule

Here is a list of teleseminar dates and topics. Each will occur on the last Tuesday of the month, most likely at 9 or 9:30 p.m. ET. The information below is subject to change without notice, and I will confirm the time. Pre-registration will be required, and I will let you know when registration opens.

Tuesday, January 25, 2011	Getting out of Debt
Tuesday, February 22, 2011	Tips and Tricks for Extra Cash
Tuesday, March 29, 2011	How to Get A Bigger Refund Check
Tuesday, April 26, 2011	Understanding Credit Scores
Tuesday, May 31, 2011	Resources to Teach Your Children About Money this Summer
Tuesday, June 28, 2011	TBA
Tuesday, July 26, 2011	Resetting Your Financial Dominoes (Part I)
Tuesday, August 30, 2011	Resetting Your Financial Dominoes (Part II)
Tuesday, September 27, 2011	Getting Ready for the Holidays
Tuesday, October 25, 2011	TBA
Tuesday, November 29, 2011	Goal Setting
Tuesday, December 27, 2011	2011 - The Year in Review

Reset Your Dominoes with the Resources at these Live Events

These are live events that I will be participating in. With the exception of the cruise, the events are free and open to the public. Updates and additional details will be posted on the [Events Page](#) of my website.

[Amplify Baltimore](#) - January 8th, March 12th (I am speaking), June 4th, and September 10th. Click the link for full details on these fabulous events that look to amplify Baltimore!

Four Keys to Financial Success - Saturday, March 19th in Philadelphia. Time and location TBA. I will present this information at a workshop and book signing sponsored by the Quaker City Alumnae Chapter of Delta Sigma Theta Sorority, Inc.

Entrepreneurship Expo - March 26th from 10 a.m. - 2 p.m. at the Randallstown Community Center, 3505 Resource Center Drive, Randallstown, MD. There is no charge to attend. The event features speakers, workshops, and the opportunity to network with small business owners who own a wide variety of businesses. No selling is permitted, which will allow everyone to focus on what it takes to start, own, and operate a small business. The event is sponsored by the Baltimore County Alumnae Chapter of Delta Sigma Theta Sorority, Inc.

[Money Power Day](#) - Saturday, April 2nd from 9 a.m. - 3 p.m. at Polytechnic HS on Coldspring Lane at I-83 in Baltimore. This event draws over 1,000 people and I have been a presenter for the past 3 years. Please check their website often for updates as the date draws closer. There is no charge to attend.

[Women's Empowerment Cruise](#) - October 22nd - 27th on Royal Caribbean's Explorer of the Seas, sailing from Port Liberty in NJ. Sponsored by Denyse Turner and Rx 4 Fun Travel, LLC, 973-214-1136.

Thanks for taking time to read this newsletter. I truly hope you will put the information to great use! *I am excited about 2011 and Expecting the Great! Let's make great things happen in your life financially!*

Sincerely,

Jennifer

Jennifer Matthews
Creating Financial Literacy, LLC
877-279-2701

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Creating Financial Literacy, LLC | PO Box 9644 | Rosedale | MD | 21237