

# Myecon / Funny Money Zoom Call

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Online Financial Training Class

- 1)Go to [abovefaith.com](http://abovefaith.com)
  - 2)Click on **Zoom Calls**
  - 3) then - **Click Here to Join Live Zoom Meeting**
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## Funny Money Zoom Call

This Year Theme:

**“Switch in 2026”**

Change your Financial / Personal Life in 12 months

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# Monopoly Money Time

1) **Cashflow Manager** – Record keeping

Have you been keeping any records?

2) **Cashflow Strategist** –

Financial / Debt Elimination Plan/ Millionaire Plan

Did you do one if not lets go – we can do one

together just let me know- **2 heads are better than 1**



A) **Starter Emergency Fund** – Starter\$100/ \$500 **in 30 days**

B) **Second Level Emergency Fund** - \$1000-\$5000 **in 6 months**

C) **Longterm Emergency Fund**- 3-6 mths living expenses-  
\$10,000- 50,000 or more **1-2yrs**

3) **Debt Elimination Plan**

Did you pay down any debts in the month of December?

If so Congrats on good job!! Reward yourself

**Go to a movie/ Mini Trip/ Etc Enjoy Life!!!- Minimize Stress**

What is your plan this month / how much debt will you pay down or off?

**Here is a good debt elimination plan!!!**



To pay off credit card debt fast – Pay on credit card

- 1) Every Day \$5-10 ( $\$5 \times 5 \text{ days a week} = \$25 \text{ a week} \times 4 \text{ weeks} = \$100 \text{ a month less debt and interest}$ )
- 2) Every Week \$10-25 ( $\$10 \times 4 \text{ weeks} = \$40 \text{ a month less debt and interest}$ )
- 3) Every Other Week \$25-50 ( $\$25 \times 2 \text{ weeks} = \$50 \text{ a month less debt and interest}$ )

When you pay down debt 2 things happen

- 1) You give away less money every month = more cashflow
  - 2) Your credit score increases- it is a Win/Win
- 
- 4) Money Management- Plan Did you cut cost this month to save money
    - A) Car Ins – Eating out- Internet- Cable-Life Ins-Etc

# Stocks/ Investments

## Investment Training

*How to get rich (Mentally off stocks)*

***The next few months the stock market will go up- make sure you get some of this money!!!***

*Example:*

***Today is January 8, 2026 if you buy AMC for around \$1.50 (52 week low- Super Sale!!!)***



***And sold it within 30 days for \$2 you made .50cent profit***

## ***Step 1***

*First what is Rate of Return?*

*Do the math to find ROR* **divide Profit amount: .50cent**  
By  
**Sales Proceeds \$2**  
*Rate of Return is 25%*

*So, .50 cent ÷ \$2 = .25 ROR or 25%*

## ***Step 2***



*What If ?????*

*What if you had* **100** *or* **1000** *shares of AMC?*

*Do the math on* **100 shares**

*100 x \$1.50 a share = \$150 cost or basis*

*100 x \$2 a share* **sales proceeds** *= \$200*

*100 x .50 cent profit per share =* **\$50** *profit in one month*

*ROR is still 25% just larger profit*

*Do the math on* **1000 shares**

*1000 x \$1.50 a share = \$1500 cost or basis*

*1000 x \$2 a share sales proceeds = \$2000*

*1000 x .50 cent profit per share =* **\$500** *profit in one month*

*ROR is still 25% just larger profit*



*So, what did you really do Financially?*



*You just accomplish what most real estate investors who buy a \$100,000 home put down 10% in fees and expenses and have to have good credit and hope the renter pays on time for 12 months and hope nothing goes wrong!!!*

*Just to get a profit of \$50 to \$500 and never earn 25% ROR in one year or one month*

*Let me prove it... If they buy the home at \$100,000 to earn a profit of 25% ROR*

*Math is \$100000*

*- 25 %*

*\$25,000 a year or  $\$25,000 \div 12 \text{ months} = \$2083 \text{ a mth}$*

*If the house is not paid off the mortgage payment with tax and insurance is about \$800 - \$1200 a month*

*Let's just say the payment cost on the home is \$1000*

*And the rental income is \$2500*

*Which means you cashflow \$1500 a month*

*Problem is when you first buy the home you have to fix it up that normally takes 3 – 6 months and when the renter leaves to find another renter that may take or cost with marketing and realtor / management company 3-6 months cost.*

*So, let's do the math*

*6-12 months empty house cost to pay mortgage*

*\$1000 x 12 = \$12000*

*Repairs on home so someone can move in \$10,000*

*So total cost year one                      12,000 + 10,000 = \$22,000*

*Minus \$1500 a mth rental income profit x 12= 18,000*

*Net profit or Loss of \$4000 ÷ 12 mth*

*Equals \$333 a month net profit*

***So how much is Real estate ROR?***

*It is a little different with real estate you take Investment amount because you borrowed the money and paying interest but we are not getting into that part. I just want to get you to see the main point.*

*Math it \$333 Net monthly rental Profit ÷ \$2500 total monthly rent received = .13 or 13% ROR*

*The reason I took you through all that is to prove a point!!*

***If you buy 1 stock and make a profit you beat the average real estate investor by 10-30% all day every day and less risk and lower cost.***

***Think of it as if you bought mini homes and rent them out and make \$50 - \$500 a month or year.***



*So, buy your stocks and get Rich Mentally!!!*

***Praise God!!! AMEN***

## *Homework*

***Buy a stock / Mini rental Home***

*Tell me in February or March*

*Stock Name* \_\_\_\_\_

*How many Shares* \_\_\_\_\_

*Date Acquired / Bought* \_\_\_\_\_

*Date Sold* \_\_\_\_\_

*Cost/ Basis* \_\_\_\_\_

*Proceeds* \_\_\_\_\_

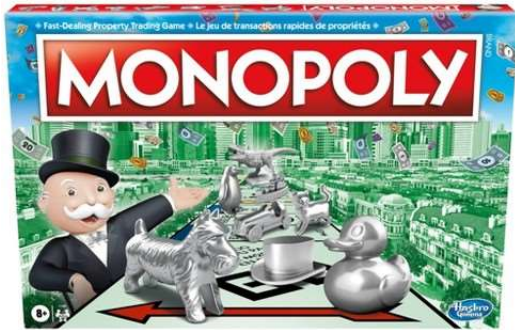
*Gain / Profit Amount / Loss* \_\_\_\_\_

*Rate of Return-ROR* \_\_\_\_\_

*(Divide Profit Amount ÷ Sales Proceeds = %ROR)*



# *Let's get rich in February & March 2026*



*Remember the game monopoly if you can't get rich with fake money how will you get rich with real money like \$5-\$100 profit with stocks or 5-100% ROR on investments.*



If you want an easy sock to buy, get FAGIX with Fidelity account.  
FAGIX – Fidelity Mutual Fund \$10.95 YTD ROR 8% -10%

The stocks I buy are around a \$1 because the stock exchange have a rule if you don't get to \$1 in 6 months to 1yr they kick you out.

So, if you buy a stock under \$1 you have a good chance it will go up.

Notes: to find stock market news go to:

CNBC.com

Forexfactory.com/calendar

The stocks I have bought and are watching are:

Stock Date 12-10-25

DFLIW- 0.13 was .4 in September

Stock Date 12-31-25

DFLIW- 0.7

Stock Date 1-8-26

DFLIW- 0.7 Note: about to reverse split – which means it will be combined to be over \$1 and harder to make a profit short term- So don't hold too long ( 1-5 days)

WLSGF- .007 1-8-25 Less than 1cent ( they may charge \$5 to buy because so cheap – so you need to buy a lot to make a good profit)

( wait for dip to .005-.006)

( I got it in Sept for .005 just sold today for .008 I had 10,000 shares)

Stock Date 1-8-26

AMC \$1.46 -52 week Low today -Super Sale!!!

Debt Elimination is the best ROR because if you paid off Credit Card Debt and Loan Debt at 10-30 %

You save 10-30% it is Guaranteed ROR. So, paying down debt is the best investment right now because the market is so weird.

# MyEcon Team Building Info



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You can do this!!!

Continue to Fast and Pray for Wisdom, Knowledge & Understanding. Work hard and you will win in

**Jesus Name AMEN!!!**

