

5 Easy Ways To Grow Your Money





Thank you for downloading 5 Easy Steps To Grow Your Money

- ▶ I'm Juliann Gumulak-Smith and Founder of the Investment Academy for Women
- ▶ I help women learn how to overcome their fear around money, set their finances up to weather any financial storm, and make learning about investing easy, approachable, and strategic.



[Investment Academy for Women](#)

#1 Know Where Your Money Is

- ▶ You can't grow your money if you don't know where it is.
- ▶ Take some time to think if you have any old savings or checking account you have forgotten about, maybe a 401 (k) from a previous job, cash back from a credit card, etc.
- ▶ You'll be amazed with the money you find!

[Investment Academy for Women](#)

#2 Start Paying Off Your Debt

- ▶ With interest rates near 30%, it's becoming harder and harder to get out from under credit card debt.
- ▶ Here is an easy way to approach it. Remember there is no shame in credit card debt. The shame seems to creep in when we don't do something about it.

[Investment Academy for Women](#)

#2 Start Paying Off Your Debt

- ▶ Write down the debt you have from smallest to largest.
- ▶ Start paying off the smallest debt. Once you have done that, move on to the next, and the next, and the next.
- ▶ This creates momentum and keeps you in action.

[Investment Academy for Women](#)

#3 Create A Freedom Fund

- ▶ I understand there is quite a bit of uncertainty about the economic future.
- ▶ This next step will help you weather any financial storm.
- ▶ Start by having at least \$1,000 in a savings account for emergencies.

[Investment Academy for Women](#)

#3 Create A Freedom Fund

- ▶ Once you have your \$1,000, move onto having 3-6 months of expenses on hand.
- ▶ This reduces so much anxiety around money and lets you fully engage in life.

[Investment Academy for Women](#)



#4 Contribute To Your Retirement Account

- ▶ Does your employer have a 401 (k), or 403 (b) plan?
- ▶ Maybe you are self employed and can participate in a self-directed individual retirement plan.
- ▶ Everyone can also contribute to a Roth IRA, which I highly recommend .
- ▶ The majority of employers will match a certain percentage of your contribution to a retirement plan. Think of it as doubling your money even when the stock market is not performing well.



[Investment Academy for Women](#)



#5 Take A Financial Literacy Course

- ▶ Often we enter the workforce ill equipped to make financial decisions that will impact our financial future.
- ▶ No matter what age you are, you can benefit from taking a financial literacy course.

[Investment Academy for Women](#)



#5 Take A Financial Literacy Course

- ▶ Maybe you are just starting out in your career, what steps can you take right now that will impact your financial future. Remember compound interest is your friend.
- ▶ Or maybe you are nearing retirement, what steps can you take to make that transition easier and also pass down generational wealth.

#5 Take A Financial Literacy Course

- ▶ In my case I offer a course called Investing 101 for Women: How to go from clueless to confident in your investing.
- ▶ I cover how to overcome our fear around money and reset our beliefs about money.
- ▶ I also go over how to set up your finances to weather any financial storm.
- ▶ Lastly, I teach about the stock market and how to adapt to a changing environment so your money is always working for you.

[Investment Academy for Women](#)



Thank you!

If you have any questions you can email me at: juliann@investmentacademyforwomen.com

or you can go to my website [Investment Academy for Women](https://www.investmentacademyforwomen.com)

*Copyright Juliann Gumulak-Smith
Investment Academy for Women 2023*



“

*Believe in yourself. You
are braver than you think,
more talented than you
know, and capable of
more than you imagine.*

~ Roy T. Bennett

Credits

Special thanks to all the people who made and released these awesome resources for free:

- ▶ Presentation template by [SlidesCarnival](#)
- ▶ Photographs by [Unsplash](#)