



PASTOR ADDO

Reaching Souls, Changing Lives.

# FINANCIAL AWARENESS

[www.pastoraddo.org](http://www.pastoraddo.org)





## **YOUR FINANCES REPRESENTS YOU.**

- Your reaction to money determines your direction.
- Where you are now and where you want to go can be traced by your use & understanding of money.

# VITAL POINTS TO NOTE



1.

## HOW ARE YOUR FINANCES?

- What is happening in your world?
- What things are taking the major headlines in your life and world?
- What's your reaction to all of this?



## 2. WHAT ARE YOU DOING?

- Where are you on your financial map?

*You need to locate your position.*





### 3. BALANCE INCOME & EXPENDITURE

- What do you earn?  
*What's your monthly income?*
- What are your liabilities?  
*What debts do you have?*
- Does your income cover all your monthly commitments? *Do you have a shortfall or a surplus?*
- How do you change that?

*Start listing down all your outgoings against income.*

## 4. WHAT'S YOUR DREAM?

- Can it be quantified?
- Check the cost of your dream?
- How long will your income take to make happen the dream?
- Start planning to make it or fail, not doing anything.





## 5. DO YOU KNOW YOUR CREDIT STATUS?

- When did you last review your credit?
- Build up your credit and worthiness.





# TALK TO PASTOR ADDO NOW!

Pastor Addo consults for Businesses, Entrepreneurs, Churches and Organizations in Financial Management, Mortgages & Wealth Guidance, Start up, Entrepreneurship and more.

He is a certified financial consultant, banker and holds an MBA, MSc Business and Information Systems, CeMAP, MICA, certificate in Financial Crime. Pastor Addo is also a member of The Institute of Financial Services and a fellow of The Institute of Professional Financial Managers, to mention a few.

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