



LIVE YOUR *Dream Life!*

Set Financial Goals and Achieve Them!



Day Three

**3 DAYS TO
FINANCIAL**

Freedom

Three Part Mini-Series

Taught by:

Sarah Sullivan, SuGo Capital

Day 3: How to Keep & Grow More of Your Money

We explore financial modeling, turning debt into an asset, have your assets work double time, and set a 90 day plan for activated action!

TURNING DEBT INTO AN ASSET

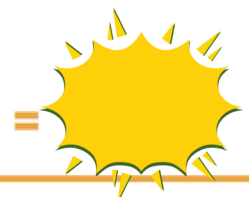
Example: Cash Value Life Insurance \$100k

Year	Yearly Interest 5%	Investment Cash Flow Projections	Net Cash Flow	Equity Proceeds from Sale	Principal Investment Returned
Total					



Example: \$100k P&I

Year	Yearly P/I Payment at 3.5%	Investment Cash Flow Projections	Net Cash Flow	Equity Proceeds from Sale	Principal Investment Returned
Total					



Example: Turning Debt into an Asset



Purchase \$100k cash * Rent \$12k/yr * Current Value \$200k

ROI = 12% or 6%?

Option A _____

what do you think the ROI is?

Example: Turning Debt into an Asset



Purchase \$100k cash * Rent \$12k/yr * Current Value \$200k

Option B _____

<input type="radio"/>	I want to remember:	<input type="radio"/>
<input type="radio"/>	_____	<input type="radio"/>
<input type="radio"/>	_____	<input type="radio"/>
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Example: Turning Debt into an Asset



Purchase \$100k cash * Rent \$12k/yr * Current Value \$200k

Option C _____

Comparison: Do nothing = 6%

Option A - \$160k mortgage

Invest in 12% cash flow

ROA =

Passive
Cannot take dept and loss

Option B - \$160k mortgage

New rental at \$19k/yr

ROA =

More hands on
Can take dept and loss

Option C - Sell for \$200k

Invest in Energy Fund

ROA =

Passive
Can take dept and loss

I want to remember: _____

Example: Turning Debt into an Asset



Borrow \$100k * 12 month no interest CC





SET YOUR GOALS, BUILD YOUR PLAN

What are the 3 things I can do in the next 90 days to achieve the goals I set on Day 1? You can do anything for 9 days!

How to use the 90 Day Goal Planner on the next page:

WHAT _____

WHEN _____

WHY _____

WHO _____

SACRIFICE _____

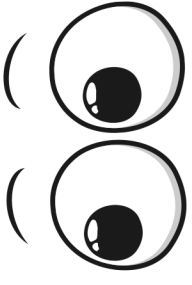
REWARD/RESULT _____



HOMEWORK

Print out the 90 Day Planner on page 5, fill out out, and put it on your wall where you can see it everyday! At the end of 90 days, do it again!

MY 90 DAY PLAN



post this and look at it every day!

WHAT	WHEN	WHY	WHO	SACRIFICE	REWARD / RESULT
1.					
2.					
3.					

MY NEW MANTRAS

I reach my goals!
I keep my word to myself!
I commit to **ACTIVATED ACTION!**

What if I played an active role in your results, took responsibility in your success and had an obligation to your outcome? How would that make things different?



INVITATION FOR YOU

sugocapital.com/bookacall

Join our Investor Relations Team for Open Q & A on Tuesdays and Thursdays from 1 - 2 pm PT*

**some Tuesdays and/or Thursdays may be unavailable*

Ask questions or just listen & learn from the group.
email us at hello@sugocapital.com

please share this series with your friends and family too!

THANK
YOU
😊