

# UGRU Financial Coaching

## Financial Breakthroughs Course Syllabus

*No one knows your money like "U"*

Breakthrough's was developed for the simple purpose of empowering people to take control of their finances. The typical family has fallen further behind financially through the years. Today there are far more people unprepared for retirement than there was only 25 years ago. And, we believe this is due to a lack of education and misguided focus. When it comes to money, nearly everyone is concerned with:

- Sufficiency
- Sustainability and
- Appropriateness

When you can stop the pain of current financial struggles and ultimately be guided on your own path to real and lasting positive financial change, you are free to live that full, deep and abundant life you have always sought. Gaining the know-how and critical thinking ability is the starting point to that.

Like many other programs, the aim of this course is to educate the student on personal finance. However, this course is designed to not only teach personal finance but, also teach how to apply it critically. This is important because knowledge in and of itself is not power. Knowledge applied is power and without the ability to think critically in your future moments of decision you will likely continue to fall victim to less than optimal financial choices.

Specifically, you will learn how to assess and calculate your insurance, real estate, financing and retirement needs as well as the optimal decision in that process. In addition, you will learn the more abstract elements of building wealth. Meaning, the things that make you wonder: how others do it?

This is why the course is titled "Breakthroughs" because you will be armed with the knowledge and know-how to break through the moments that cause us anxiety like buying a home, car, insurances or other financial decisions where the consequences aren't easily ascertained at the moment the decision is made.

This is exciting because you will learn to prevent what could have been well over \$500,000 in financial mistakes! Mistakes that millions of people make each and every day unwittingly. And, we will be uncovering them for you in each course lesson.

Important things to know for the class

This course is conducted in a virtual self-paced setting meaning that you will be joining via a computer with an internet connection.

- Make sure you are in a place free of background noise where you can hear the instruction clearly.
- Join the 10,000 and growing followers on our UGRU Facebook page [HERE](#) for updates, blogs and helpful information on personal finance.
- Make sure you white list us for email. You don't want to miss the pre-course and homework details that we will be sending each week!

If you're The Lone Ranger the HP 12C is Tonto. Install on your phone or computer for free.

- FOR ANDROID INSTALL - For a FREE version, go to your Play Store and search the "Touch Fin Calculator" app
- FOR IPHONE INSTALL - For a FREE version, go to your Apple Store and search the "Touch Fin RPN" app
- FOR CHROME INSTALL - To download on your desktop as a FREE Chrome extension click [HERE](#) and hit the "Add to Chrome" button on the top right corner of the screen, and allow for the extension to be added. You will receive a message telling you the location.

## Course Outline

**Breakthrough 1:** Here you will begin your learning process with all eight Financial Breakthroughs which are the "secret sauce" written by the founder of UGRU. These "Breakthroughs" were learned from 20 years of the founder's experience with building, losing and rebuilding wealth. The first four, of which, are all about working through limiting money beliefs with perceptions and mindset.

You will learn how:

- To use your talents, passions, skills and values to create your purpose with money and irradicate your limiting money beliefs.
- To break through the invisible barrier that seems to keep you from breakout success.

**Breakthrough 2:** Here you will continue to break down barriers and shore up trouble spots by taking stock which empowers you to live within your means and stop financial surprises. You'll find out what you are REALLY making. Think you know what you make each year? It's far less than you think and you'll learn what to do about it.

You will learn how to stop:

- Feeling insecure
- The agony of paying bills
- Fretting over the control debt has over you
- Fearing your financial future

**Breakthrough 3:** Here you will discover how to harness the true and often misunderstood power of attracting wealth. You'll find how to stop trading the things you truly value for the imitation life we are constantly sold. After this course you will find it infinitely easier to maintain the right path when most everyone else has long given up on their "New Years Resolution". It's easier than you think!

You will learn how to:

- Work less and have more
- Tap into abundance you didn't think you had
- Exercise accountability even if accountability has been a challenge

**Breakthrough 4:** In this course we start to flex our calculating muscles. You will find out why those pennies you have left on the ground will come back to bite you and how it's not too late to have a kick butt retirement.

You will learn how to:

- Find money you didn't think you had
- Save money you didn't think you could
- That its not too late to have a kick butt retirement!
- Turn \$75 into \$100k by retirement

**Breakthroughs 5:** Here you learn why sound finances are so critical to not only you but the ripple effects money has on your children and the greater of society and why it's so important for you to be able to think for yourself when it comes to money. Breakthrough number five is also about "Creating an Immediate Estate" where you learn the straight scoop on all things insurance through the lens of the HP 12c calculator.

You will learn:

- How to synthesize abundant financial knowledge for your practical application
- How to think critically regards creating an immediate estate
- Why the pro's argue about which type of life insurance is right and what is REALLY right for you
- How to calculate your own amount of insurance so you know you are not buying more (or less) than you need.
- Five things you MUST consider before buying Long Term Care Insurance
- Four ways to decrease the cost of your Long Term Care
- Where to go to get the best deals on your Life, disability and Long Term Care insurance that could save you thousands of dollars **(this alone is worth over \$70,000)!**
- Tips and tricks to save you bundles on the decisions with insurance and
- How to step through the underwriting minefield to ensure you get the best rates. And, it doesn't stop there!

**Breakthroughs 6:** Breakthrough six is a deep dive on the three ways to save, the three worlds of money, a look into insurance vs equity products for saving, what you need to look out for and how to correct inefficient decisions with your retirement.

You will learn:

- How to build a solid Retirement and the new view point you NEED to have to build that solid future.
- How to Calculate your own retirement needs.
- Why you haven't experienced the long term average 12% returns some professionals claim you can get and what to do about it.
- The history of the markets and why the future will not be what many professionals would have you believe.
- How to be a winner under any stock market environment.
- The three ways to save and the three worlds of investing and how to make them work for you.
- How to use the HP 12c to think critically for your most optimal financial decisions.
- To think critically when making your investment decisions.

- Where to go to find some of the best and least expensive investment management (the savings will blow you away!). **You will easily see how you can save \$103,253 in fees.**

**Breakthroughs 7:** In Breakthrough number seven we cover real estate where you will learn what they REALLY mean when they say location, location, location. You'll learn the whole process for a home transaction with the most important considerations and the options for financing a purchase. You'll learn real estate investment strategies. But, most importantly, you will learn how to think critically about your real estate and financing decisions.

You will learn:

- How online calculators can be misleading and why it's important to learn for yourself
- How ads are hurting your chances for financial success
- Different lending like hard money, portfolio and conventional and what they should be used for.
- What's TRULY right for you, the 15 or 30 year mortgage. You might think you know, but you'll be surprised.
- How people are working to try and take your money while you're working hard for it and how to protect yourself from that.
- How to seize the banks license to steal money from you.
- What they REALLY mean when realtors say location, location, location.
- What to look for so you KNOW that you are buying right when it comes to your principle residence and investment properties. **This could line your pockets with an additional \$150,000!**

**Breakthroughs 8:** Your final Breakthrough is your last step learning how to take their license to steal your money. You will learn:

- What will keep you from never turning back once you're well off.
- The steps you need to take to ensure you have more than just brief success with money
- How to tap into your happiness trifecta
- How to make some great spare-time money
- How to find tax write-offs you may not currently enjoy

This lesson, like the other Breakthroughs lessons are powerful, unique and results oriented.

***For more information please contact UGRU at: 800-894-3064 or info@ugru.com***