DEFINITION OF LEGACY
- Anything Handed Down from the Past, as from an Ancestor or Predecessor
- You’re Passing Your Values Down to the Next Generation (Whether you Make a Conscious Decision To Do So or Not)

SECRETS FOR CREATING A GREAT LEGACY
- How are You Using Your Finite Resources?
  - Time
  - Talents/Unique Gifts
  - Money

- LEGACY SECRET #1 - LIVE WITH INTENTION – USE YOUR TIME WISELY
  - Write your Eulogy Now, Then Live Your Life Backwards
  - Focus on the DASH – Make a LIFE, Not Just a Living
  - Be Famous, Not Infamous

HOW TO USE YOUR TIME WISELY
- Have a Solid Anchor in Your Life
- Nurture Relationships with Family and Friends
- Don’t Get a Job. Pursue a Career that Aligns with your Unique Talents and Passions

REVIEW YOUR PRIORITIES
- Does Your Daily “To Do” List Actually Reflect Your Priorities?
- Make Long Term Goals and Plans. Then Re-evaluate Once Per Year
  - What is Working in Your Life?
  - What Needs to Change?

DON’T SWEAT THE SMALL STUFF
NOTES – KEYNOTE SESSION WITH EMILY G. STROUD

SAVING NO IS KEY TO SUCCESS
❖ Learn to Say No Graciously
❖ Then You Will Have the Freedom to Say YES to the BEST

❖ LEGACY SECRET #2 – USE YOUR UNIQUE GIFTS AND TALENTS
❖ How are You Wired?
   ❖ If You’re Not Sure…Take the Enneagram Personality Test
   ❖ Ask Your Friends and Family
❖ Focus on Your Strengths, Not Your Weaknesses

❖ LEGACY SECRET #3 – LEARN TO MANAGE MONEY WISELY
❖ What You CHOOSE to Do With Your Money NOW Represents your Heart and What Values are Important to You
   ❖ Take Some Time to Reflect
   ❖ If I Looked at Your Bank Account, how Long Would it Take to Figure Out What’s Important to You?

GOOD NEWS!
❖ You Don’t Have to Live with Fear and Anxiety as it Relates to Money
❖ Be Proactive, Rather than Reactive
❖ Plan for the Future so You can Live a More Fruitful and Peaceful Life Now as it Relates to Your Finances

HOW DO YOU FEEL ABOUT LIVING ON A BUDGET?
❖ Go to www.emilygstroud.com and Enter Your Email Address. I will Personally Send You a Budget Worksheet
❖ You Cannot Achieve Financial Success if You Do Not Have a Budget

CASH IS KING (OR QUEEN)
❖ Don’t Focus on Any Other Financial Goal Until You Have a Cash Reserve Account

IS ALL DEBT BAD?
❖ Types of Good Debt
   ❖ Mortgage Loan
   ❖ Business Loan
❖ Types of Bad Debt
   ❖ Credit Cards that Carry Balances
   ❖ Loans Securing Depreciating Assets

AUTOMATE YOUR SAVINGS
❖ Saving Money Provides Financial Freedom
❖ It’s a Disciplined Choice You Make TODAY to Benefit Yourself and Your Family TOMORROW
CHOOSE TO BE GENEROUS

❖ STEP 1: You Will Never Experience Lasting Contentment and Peace if You Remain Self-Centered. Change Your Focus. Choose to Help Others in Need
❖ STEP 2: Be Brave when You Get Your Next Paycheck. Take 10% off the Top and Choose to Bless Others. Biblically speaking, this is called a Tithe, but it’s Simply a Gift to Bless Others
❖ STEP 3: Expect to be Blessed in Return. However, Remember that Blessings Look Different for Everyone
❖ STEP 4: Don’t Get Caught up in the Rules Of Giving (i.e. Time Versus Money, Pre-Tax or Not, Exact Percentages of Income)

INVEST WISELY

❖ Many Strategies to Consider
❖ Seek Wise Counsel (Everyone is a Stockbroker in Bull Markets)
❖ REMEMBER: Each Person’s Situation is Unique
❖ Develop a Plan and MONITOR it. Then Make Adjustments as Needed

IS YOUR LIFE INSURED?

❖ Insuring Your Life Protects Your Loved Ones, Dependents, and Your Legacy
  ❖ Disability Insurance
  ❖ Life Insurance
  ❖ Long Term Care Insurance

ESTATE PLANNING IS A GREAT LEGACY

❖ Do You Have a Current Will?
  ❖ Do Not Procrastinate