

Web of Financial Influence

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Shelly Schell believes that when we invest in companies we believe in, our world will change. She helps individuals and their families enhance their relationship with money and meet their financial goals through education-based financial planning. With more than two decades of experience, she takes a lifestyle approach, tailoring investment solutions that match each client's beliefs and needs. She is a Co-Founder and Partner of PRISM Financial Strategies and the creator of Seasonal Finance, an online educational program designed to inspire women to get involved in investing and financial planning. In addition, Shelly is also a certified divorce financial analyst and helps individuals analyze the long-term financial impact of divorce.



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PRISM
FINANCIAL STRATEGIES

Do you know how your financial choices impact the world around you?

- ▶ How we are part of a financial ecosystem
- ▶ What we are missing by not aligning our spending and investment choices to impact our web of influence
- ▶ How far reaching and tightly woven the Web of Financial Impact spreads

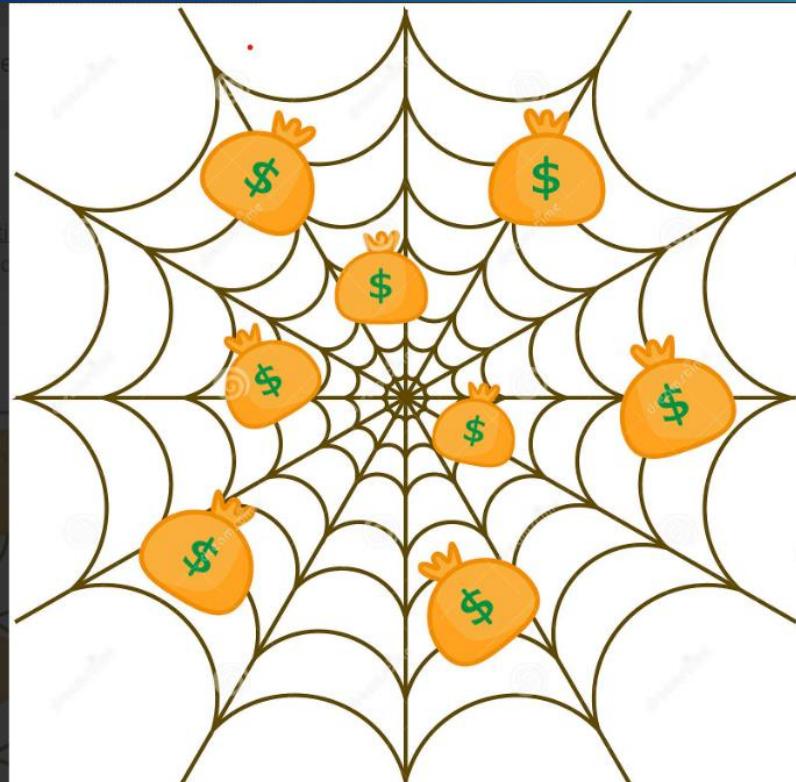


Be the CHANGE you wish to
see in the world.... Gandhi



The Money Web

As consumers when make impactful choices finically.. We change the world!



Result of our spending?

Who gets to control the big dollars?

How are they influencing your future purchases?

What are they doing with the massive amounts of money/resources that you have given them?

The big question is?

- ▶ **Why are we giving the power with our money through our spending choices?**
- ▶ **It is your choice on how you spend**
- ▶ **How are you making these choices?**
 - ▶ Marketing
 - ▶ Packaging
 - ▶ How they are untimely selling to you to achieve their goals. Agenda.

Our Money Multiplier Impact

- ▶ A dollar spent by one person is income for a different person. But if the person who receives that dollar is going to spend some of it and save some of it, then this sparks a process that magnifies (or “multiplies”) that first change.
- ▶ The fraction of how much is spent will determine the ultimate increase that the first dollar will cause—the higher the fraction that is spent, the bigger the multiplier. That means that if there is a change in **autonomous spending**, such as the government decides to increase government spending, the final impact on real GDP will depend on the fraction that is spent instead of saved.



Spending by individuals and businesses creates a money multiplier effect because it stimulates economic activity and generates additional income and spending in the economy.

1. When individuals or businesses spend money, they create demand for goods and services, which in turn creates jobs and income for workers and businesses.
 2. The workers and businesses who receive this income then have more money to spend themselves, creating further demand for goods and services and generating additional economic activity.
 3. This process of spending and income generation continues in a cycle, with each round of spending creating more income and more spending in the economy.
 4. This process is called the money multiplier effect because it creates a multiplier effect on the initial spending, amplifying its impact on the economy.
- For example, suppose a person spends \$100 on a meal at a local restaurant. The restaurant uses some of that money to pay its staff, who in turn spend their income on other goods and services. This creates additional income and spending in the economy, which can lead to job creation, increased economic activity, and a multiplier effect on the initial \$100 spent at the restaurant.

Overall, spending by individuals and businesses is a critical driver of economic growth, as it creates a money multiplier effect that amplifies the impact of each dollar spent in the economy.

How is this relevant for you if you're looking to change careers or positions?

In your search, you can choose a company that aligns with your beliefs and values – just like your spending and investing. It is all part of the Web of Influence that we have and create in our lives.



Consumer

- ▶ The power you harness with money to make a difference
- ▶ The old saying put your money where your mouth is..... Make a difference in your world by simply doing what you do everyday, spending

Investor

When you align your spending with your values, you intentionally begin to think about the companies you give your dollars.

Align Values and Money Make your Spending Intentional

Monthly Spending

Track top 5 places you shop

Track top 10 brands you buy most- what's in your cabinet

Top 5 service providers you use

Top 5 online subscription services

Do the places you shop align with your values? Local or chain?

Do the top brands you spend \$\$\$ align with your values?

Are the companies you spend money with locally owned or publicly traded?



Steps for Alignment

- ▶ Create a budget: Create a budget that reflects your values. Allocate your financial resources based on your priorities. For example, if health is a top value, you may want to allocate more of your budget to healthy food and exercise classes.
- ▶ Research companies and products: Research the companies and products you buy to ensure they align with your values. For example, if sustainability is important to you, you may want to look for products that use sustainable materials or have eco-friendly packaging.
- ▶ Shop local and small: Consider shopping at local and small businesses that align with your values. These businesses often have a stronger connection to the community and may be more aligned with your values.
- ▶ Donate to causes you care about: Consider donating a portion of your budget to causes you care about. This can help you feel like you are making a positive impact on the world.
- ▶ Reflect and reassess: Periodically reflect on your spending habits and reassess whether they align with your values. As your priorities change, adjust your budget accordingly.

By taking these steps, you can begin to spend in a way that aligns with your values and helps you create a life that is meaningful to you.



Empowering means equipping ourselves with the tools we need to have power and control over our own lives. Empowered people have independence, equal opportunities, and the ability to make strategic and informed choices in all areas of their lives

TAKE ACTION



Core Values Examples for Journal Worksheet

Happiness Success

Balance

Connections

Wealth

Loyalty

Knowledge

Adventure

Health

Creativity

Personal Development

Energy

Affection

Stability

Inspiration

Community

Power

Culture

Peace Relationships

Respect

Order

Communication

Integrity

Security

Freedom

Meaningful Interactions

Love

Career

Change

Growth

Fun

Comfort

Family

Authenticity

Passion

Intimacy

Friendships

Teaching

Nature

Recognition

Travel

Accountability

Trust



My Core Values Journal Worksheet

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

Money Maverik

1. A maverick can refer to a person who is independent-minded and unconventional, often challenging traditional ways of thinking or doing things.
 2. In business, a maverick can refer to a company or individual who operates independently of established industry practices, often taking risks or pursuing innovative strategies.
 3. In history, the term "Maverick" refers to Samuel Maverick, a Texas rancher who in the 1800s, refused to brand his cattle like other ranchers did. This led to the term "Maverick" being used to describe unbranded cattle and eventually to the more general use of the term to describe someone who is independent-minded and unconventional.
- Overall, the term "Maverick" can have positive connotations of creativity, individuality, and risk-taking, but it can also imply a lack of discipline, conformity, and teamwork.

What is the number you need to live your lifestyle?

How to do it

1. What is a Money Maverick
2. How people have become accustomed to following the heard
3. How to move away from the heard and be a Maverick
 1. Know your number - this is an example of a way to look at planning or retirement - short sided. Start with an end number and work your self to death to get it or take on to much risk/ get lucky.

The Maverik way- When you learn to align spending, income, investing and savings with values/purpose- goals. This is long term

Purpose Driven Choices

Knowledge

Confidence

Engagement

Socially Responsible

Community

What's in your cabinet

Align your Needs, Wants and Wishes with your Spending, Saving and Investing

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What is a B-Corp

A B Corp (short for Benefit Corporation) is a type of for-profit company that is legally required to consider the social and environmental impacts of its decisions in addition to its financial bottom line.

B Corps are certified by B Lab, a non-profit organization that evaluates a company's performance based on social and environmental metrics, including governance, workers, community, environment, and customers. To become a certified B Corp, a company must meet rigorous standards of social and environmental performance, accountability, and transparency.

The B Corp certification is intended to encourage businesses to prioritize sustainability, social responsibility, and ethical practices in their operations, and to demonstrate a commitment to creating value for all stakeholders, not just shareholders.

B Corps are found in a wide range of industries and sectors, and they operate under a range of legal structures, including LLCs, corporations, and cooperatives. Some well-known B Corps include Patagonia, Ben & Jerry's, and Warby Parker.

What is ESG and does it matter or is it Hype/marketing

WHAT IS ESG?

ESG an acronym that stands for Environmental, Social, and Governance.

Used by investors, companies, and other stakeholders to evaluate a company's performance and impact in these three key areas.

Environmental factors refer to a company's impact on the environment, including issues such as climate change, resource depletion, pollution, and waste management.

Social factors relate to a company's impact on society, including issues such as labor practices, human rights, community engagement, diversity and inclusion, and consumer protection.

Governance factors pertain to a company's management and leadership practices, including issues such as executive compensation, board diversity and independence, shareholder rights, and ethical behavior.

ESG criteria are used to evaluate a company's performance in these areas and to identify potential risks and opportunities for investors.

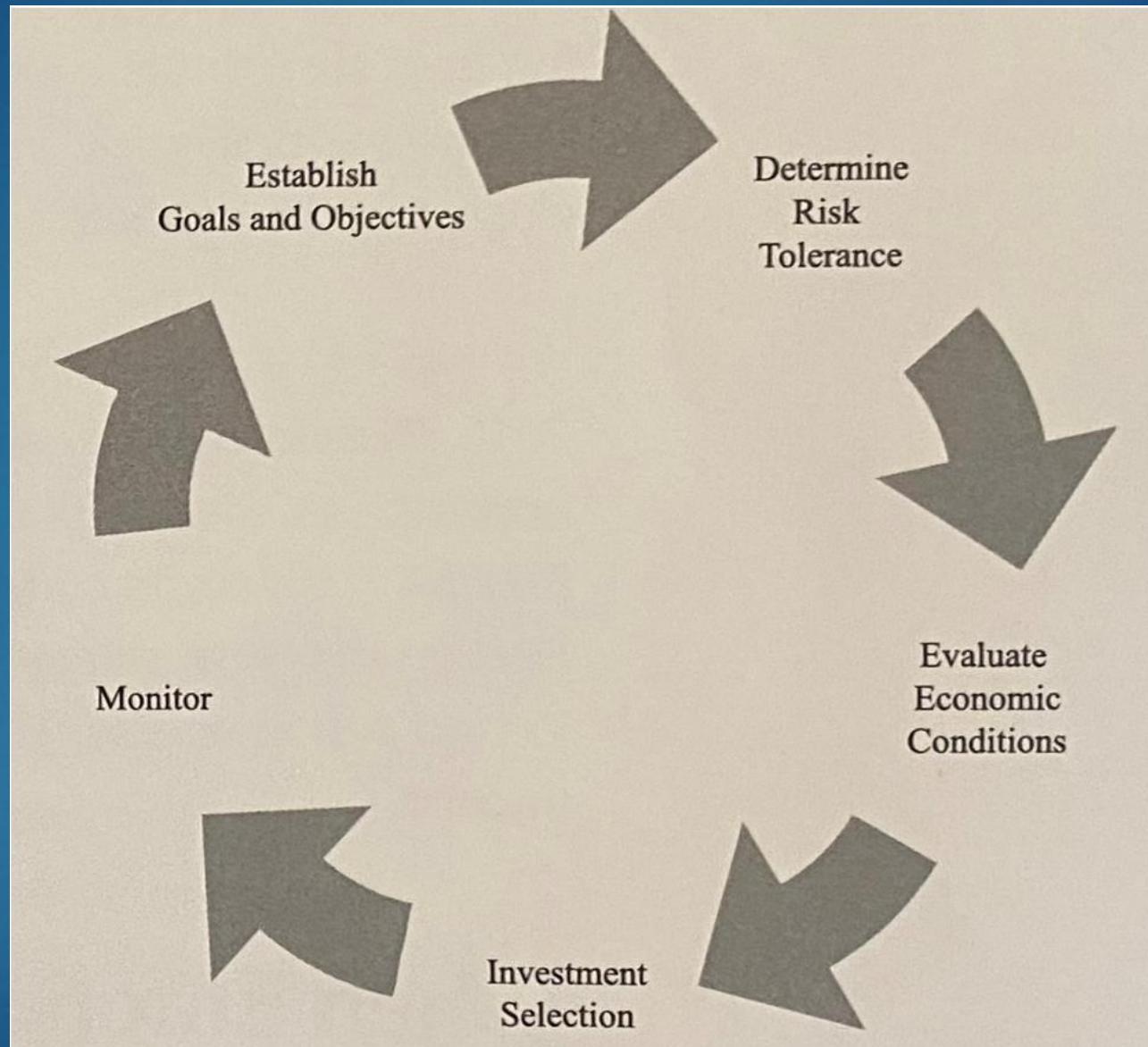
Financial Web of Influence- IMPACT



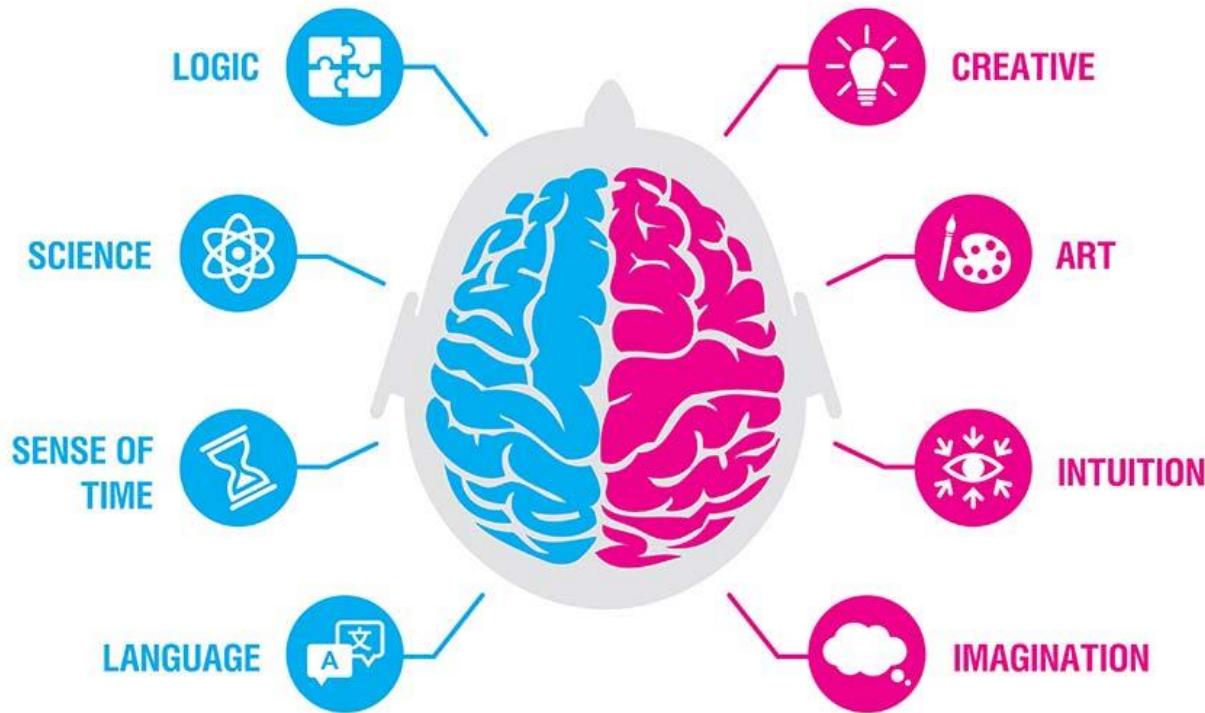
ALIGN YOUR FINANCIAL PICTURE WITH YOUR VALUES



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RIGHT VS. LEFT BRAIN





Can we really have it all?

- YES, but it's not easy and you must be prepared and sharp
- HOW can we be prepared?
 - Knowledge is power
 - Tap into the knowledge of others
 - Be diligent and curious
 - Keep LEARNING!
- WHO can help us prepare?
 - Find Mentors
 - Trust referrals from friends, family
 - Join women's groups who help you learn

Purpose and Vision Examples For Journal Worksheet

Providing for your family

Making a Community Contribution

Finding Career Success

Living Authentically

Enjoying Creative Expression

Inspiring Others

Fostering Connections

Achieving Life Balance

Living Mindfully

Protecting the Environment

Raising successful Children

Living with Joy

Leaving a legacy

Making others Happy

Teaching Children

Living a successful life.

Making positive connections with others

Traveling the world



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Questions?

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