

# GUÍA PRÁCTICA PARA EL BIENESTAR FAMILIAR FINANCIERO

BY ROBERTO BARAJAS



**NADIE PLANEA PARA FALLAR,  
PERO MUCHOS FALLAN POR NO  
PLANEAR SU VIDA.**

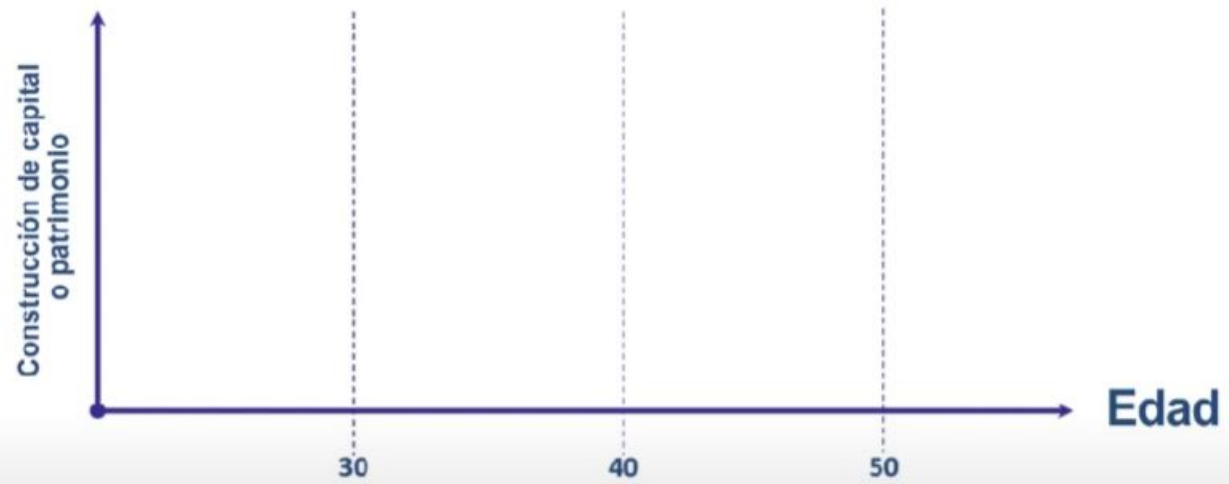


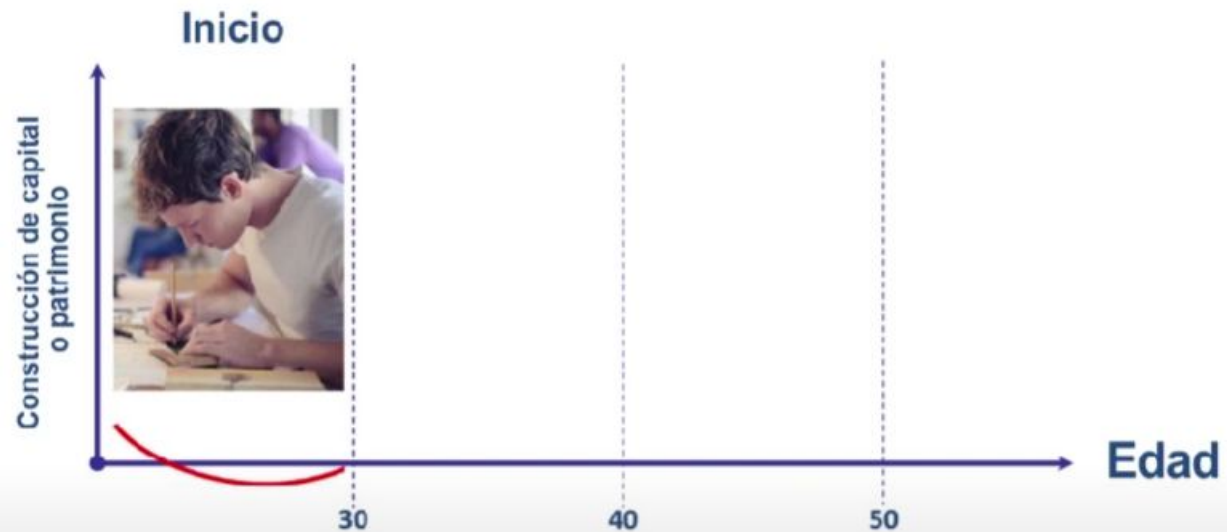
**MARIBEL  
GUARDIA**

63 AÑOS

# ¿COMO SE VE FINANCIERAMENTE EN 5 AÑOS?







- 0 – 30 años :
- Capital deficitario
  - Deudas para construir patrimonio
  - Gastos



30 – 40 años :

- Crecimiento de ingresos
- Acumulación de capital





- 40 – 50 años :
- Madurez
  - Crecimiento patrimonial
  - Conciencia de ahorro





60 - años :

• Edad de jubilación



1- JUNTAR \$1,000



2- PAGAR SUS DEUDAS



3- CREAR UN FONDO DE EMERGENCIA 3 A 6 MESES



4- SAVE 15% PARA SU JUBILACIÓN



5- FONDO UNIVERSITARIO



6- PAGAR LA CASA ACELERADAMENTE



7- DISFRUTAR, AHORRAR Y DAR MUCHO MAS

## 7 PASITOS FINANCIEROS

# PASO A PASITO, Y A LARGO PLAZITO





**FONDO DE EMERGENCIA**  
**\$1,000**

**WHAT QUESTIONS WOULD YOU  
LIKE TO ASK ME?**



**SIEMPRE ESTÁS A  
UNA DECISIÓN, DE  
UNA VIDA  
TOTALMENTE  
DIFERENTE**

**càmbiate**



# PRIORIDAD



# ¿COMO JUNTAMOS \$1,000?



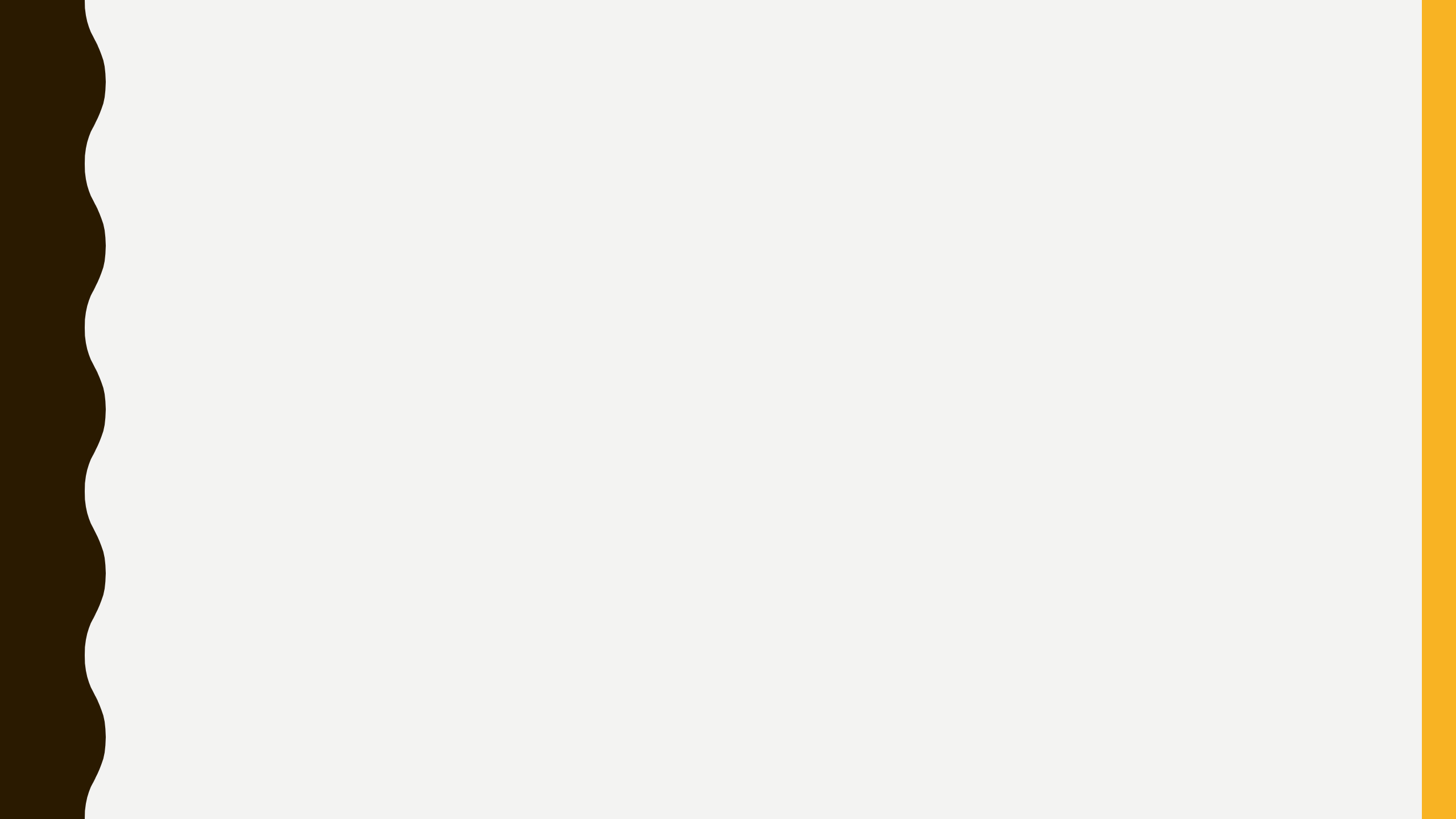




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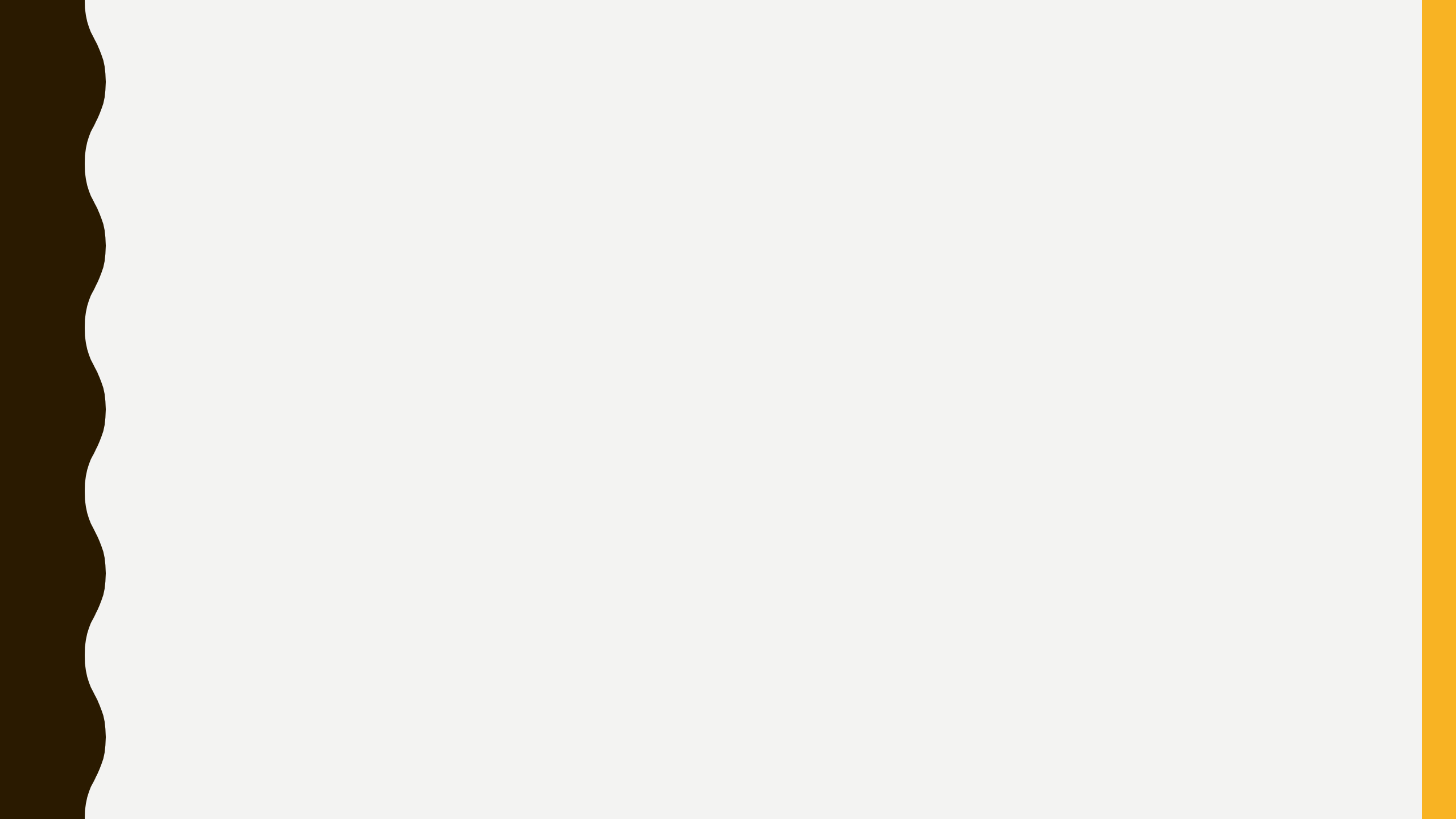
**ELIMINAR LA DEUDA  
CON LA BOLA DE NIEVE**

**WHAT QUESTIONS WOULD YOU  
LIKE TO ASK ME?**



### MÉTODO BOLA DE NIEVE

No.	Descripción	Deuda	Interés	Pago mínimo
1	Préstamo estudios	\$ 3,400	5%	\$ 126.14
2	Préstamo personal	\$ 7,000	17%	\$ 210.60
3	Tarjeta de crédito	\$ 8,200	20%	\$ 140.00
4	Préstamo de auto#2	\$ 15,500	4%	\$ 326.48
5	Préstamo de auto#1	\$ 19,300	4.25%	\$ 404.40
Total		\$ 53,400		





3

**CREAR UN FONDO DE  
EMERGENCIA DE 3 A 6  
MESES DE GASTOS**

**WHAT QUESTIONS WOULD YOU  
LIKE TO ASK ME?**









4

**INVERTIR EL 15% DE  
SUS INGRESOS PARA LA  
JUBILACIÓN**

**WHAT QUESTIONS WOULD YOU  
LIKE TO ASK ME?**



**AHORRAR PARA LA  
UNIVERSIDAD**

**WHAT QUESTIONS WOULD YOU  
LIKE TO ASK ME?**



**PAGAR LA CASA**

**WHAT QUESTIONS WOULD YOU  
LIKE TO ASK ME?**



**¡ACUMULAR RIQUEZA Y  
DAR!**

**WHAT QUESTIONS WOULD YOU  
LIKE TO ASK ME?**



## MY FAMILY

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List information about your family here.

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List information about your family here.

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List information about your family here.

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And now all of you are part of our class family this year.



# OVER THE SUMMER...

- Share favorite ways you spent your summer or school vacation.
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- Share favorite ways you spent your summer or school vacation.

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Favorite foods and snacks

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Favorite Disney movie

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Favorite unit I will teach this year

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Favorite restaurant

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Favorite picture book

## A FEW OF MY FAVORITE THINGS



# IN MY SPARE TIME


- List a few of your hobbies
- Share your favorite kind of vacation
- Add another way you spend your time outside of school


# MY WISHES FOR THIS SCHOOL YEAR

- Goal #1
- Goal #2
- Goal #3



# MY WISHES FOR THIS SCHOOL YEAR

- Goal #1
  - Goal #2
  - Goal #3
- 



We are going to have a great year  
learning together!