

EARTH WALL PRODUCTS

January 14 & 21, 2026

Smart Steps to Financial Health

Kenny Smith Financial Coaching



How Can I
Improve
My
Financial
Health?

Spend Less
Than Your
Income

How Can I Improve My Financial Health?

**Spend Less Than Your
Income**

**Save and Invest the
Difference over a
Long Period of Time**

How Can I Improve My Financial Health?

1) Use a Written Plan

2) Give Money Away

3) Minimize and Eliminate Debt

4) Build a Large Emergency Fund

5) Save and Invest 10-15% of Your Income



the 80's





- Car Loan
- Student Loans
- Credit Cards
- Parents Loan



After I Learned and Applied Healthy Principles and Practices:

- Reduced financial anxiety
- Eliminated non-mortgage debt
- Practiced generosity
- Bought vehicles with cash
- Paid off mortgage early
- Funded college for 3 children
- Funded home renovations
- Enjoyed vacations / fun activities
- Retired at 55



AGENDA

Money Problems

Money Solutions

Next Steps



“77% of Americans feel anxious about their financial situation”

Source: Mind Over Money survey by Capital One and The Decision Lab



Reality



Many spend above their income...



Using savings or debt...unsustainable!

24.36%*



* Sep. 2025 average credit card offer rate
-LendingTree



Reality

Americans are drowning in auto loan delinquencies; report says Congress needs to fix it

Betty Lin-Fisher
USA TODAY

Sept. 10, 2025 Updated Sept. 11, 2025, 11:26 a.m. ET

Advertisement

ILUMYA
Explore coverage +

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Auto loan delinquencies hit 15-year high as economic stress spreads

TYPE OF DEBT	TOTAL OWED BY AN AVERAGE U.S. HOUSEHOLD WITH THIS DEBT
Credit cards	\$21,367
Mortgages	\$226,214
Auto loans	\$35,943
Student loans	\$55,872

Source: Nerdwallet.com, 2023 debt study

abc NEWS Live Video Shows ▾ Shop 🔍

Americans' household debt hits new record high, according to report

The debt includes mortgages, car loans, credit cards and student loans.

By [Elizabeth Schulze](#)
November 5, 2025, 12:10 PM

[f](#) [X](#) [✉](#) [🔗](#)

Reality

Most Common Financial Regrets



Relying too much
on credit cards



Taking on too
much student loan
debt



Not maintaining
an adequate
emergency fund



Not saving for
retirement early
enough

Source: Bankrate survey



Money Problems are a Leading Factor in Divorce

Examples of Money Problems

- Unexpected car repair of \$1,500
- Home air conditioner breaks down and will be \$6,000 to replace
- Credit card bills
- Feeling guilty during vacation
- Married couples arguing a lot about money
- Collectors are calling
- Worry about the cost of college for children
- Worry about having enough in later years

Reality



A hand is shown from the bottom, holding a small, glowing, heart-shaped object. The background is a warm, golden sunset or sunrise sky. The overall mood is hopeful and uplifting.

There is Hope

You don't have to stay where you are.

You can change.

I can help.

[Talking to a Trusted Coach Helps](#)



PERSPECTIVE

Why
Is Money
So Hard?!

Forces Continually Opposing Us:

Society / Culture



Bad Examples



Self

**How Can I
Improve
My
Financial
Health?**

**Spend Less
Than Your
Income**

PERSPECTIVE

If I just
made more
money...



It's not about how much you make.
It's about how much you keep!

How Can I Improve My Financial Health?

**Spend Less Than Your
Income**

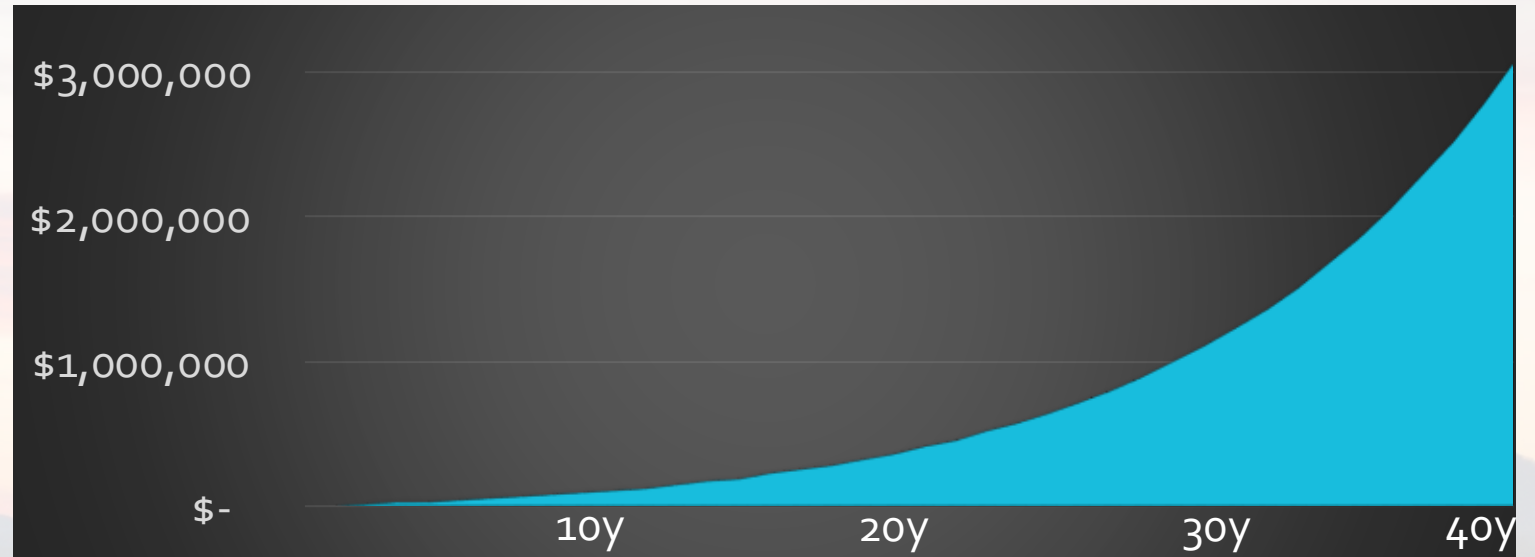
**Save and Invest the
Difference over a
Long Period of Time**

PERSPECTIVE

The Power of Compounding Returns Over a Long Time

Saving & Investing Example

- \$48,000 starting salary*
- 15% of take-home pay, \$450/mo, invested for 40 years at 10%



* 2.5% increase per year

TIME is an enormous driver of investment growth.

How Can I Improve My Financial Health?

1) Use a Written Plan

2) Give Money Away

3) Minimize and Eliminate Debt

4) Build a Large Emergency Fund

5) Save and Invest At Least 10-15% of Your Income

How Do I Get Started?



Prepare for Your Journey

How Can I Improve My Financial Health?

1) Accept Your Role / Responsibility



2) Assess Your Financial Health



3) Identify Problems & Root Causes



Find Tools and Info at: [Kenny Smith Financial Coaching - Steps](#)

How Can I Improve My Financial Health?

1) Accept Your Role / Responsibility



2) Assess Your Financial Health



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Find Tools and Info at: [Kenny Smith Financial Coaching - Steps](#)

Accept Your Role

Make a Decision

Commit To Taking Responsibility
And Taking Action

“If you want something different, you
have to do something different.”

How Can I Improve My Financial Health?

1) Accept Your Role / Responsibility



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3) Identify Problems & Root Causes



Find Tools and Info at: [Kenny Smith Financial Coaching - Steps](#)

Assess Your Financial Health



1) Determine Your Net Financial Worth



2) Estimate Your Current Monthly Cash Flow



Find Tools and Info at: [Kenny Smith Financial Coaching - Steps](#)

Dylan & Jenna:

Determine Your Financial Net Worth

What You OWN		What You OWE	
Liquid Assets		Liabilities	
Checking Account	\$ 1,500	Mortgage	\$ 190,000
Savings Account	\$ -	Student Loans	\$ 30,000
CDs	\$ -	Cars	\$ 25,000
Other	\$ -	Credit Cards	\$ 6,500
Other	\$ -	Other	\$ -
Total	\$ 1,500	Other	\$ -
Non-Liquid Assets		Total Liabilities	\$ 251,500
Home (market value)	\$ 200,000		
Land	\$ -		
Business	\$ -		
Boat, Camper, etc.	\$ -		
Cars (market value)	\$ 20,000		
Furniture/Property	\$ -		
Retirement Accounts	\$ 5,000		
Other	\$ -		
Total	\$ 225,000		
		Financial Net Worth	
Total Assets	\$ 226,500	(Assets - Liabilities)	\$ (25,000)



Find Tools and Info at: [Kenny Smith Financial Coaching - Steps](#)

Dylan & Jenna:

Estimate Your Current (Recent) Monthly Cash Flow

Income	
Gross Income	\$ 6,200
Taxes	\$ 1,063
Take Home Pay	\$ 5,137

Expenses	
Giving	\$ -
Saving	\$ 50
Debts	\$ 1,030
Housing	\$ 1,730
Food	\$ 1,000
Transportation	\$ 188
Medical/Health	\$ 133
Insurance	\$ 800
Personal/Misc	\$ 375
Lifestyle/Entertainment	\$ 225
Total Expenses	\$ 5,530

Income - Expenses	\$ (393)
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How Can I Improve My Financial Health?

1) Accept Your Role / Responsibility



2) Assess Your Financial Health



3) Identify Problems & Root Causes



Find Tools and Info at: [Kenny Smith Financial Coaching - Steps](#)

Dylan & Jenna:

Identify Problems

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Dylan & Jenna:

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Identify Problems

Top 3 Problems:

1. Stressed by too much debt – \$1,030/month
2. Worried about the future – No savings for emergencies, cars, vacations, furniture, retirement
3. Sad because we're not giving anything to help others





Many times, our
“problems” are
symptoms of
deeper problems

What is the Real Root of the Problem?



What is the Real Root of the Problem?



No
Training

Poor
Planning

Bad Examples
(Parents /
Friends)

Lack of
Contentment
& Gratitude

Materialism

No Self-
Control

Envy

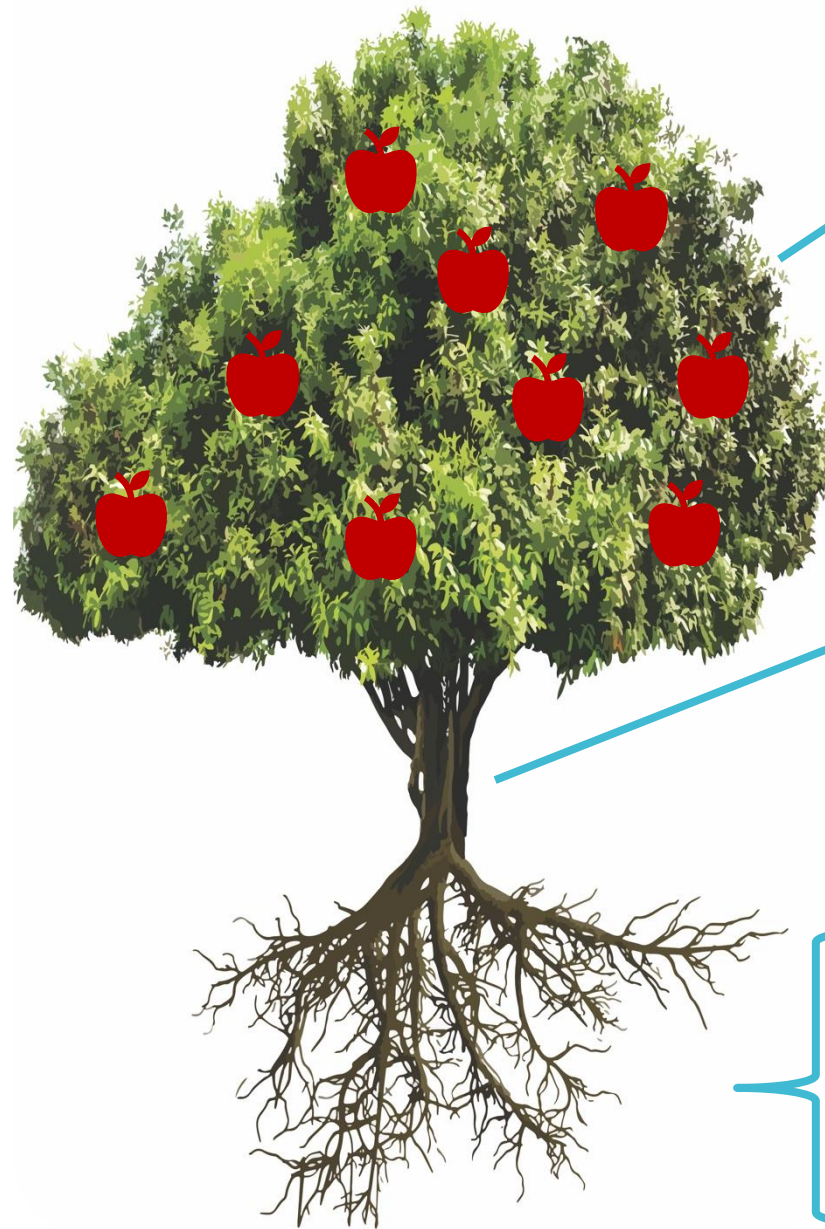
Weak
Boundaries

Weak
Faith

Selfishness

Laziness

Replace with Healthy Roots



Fruit

- Peace
- Confidence
- Freedom
- Flexibility
- Less Debt
- More Saving
- More Giving
- Help Family
- Help Church
- Help Others

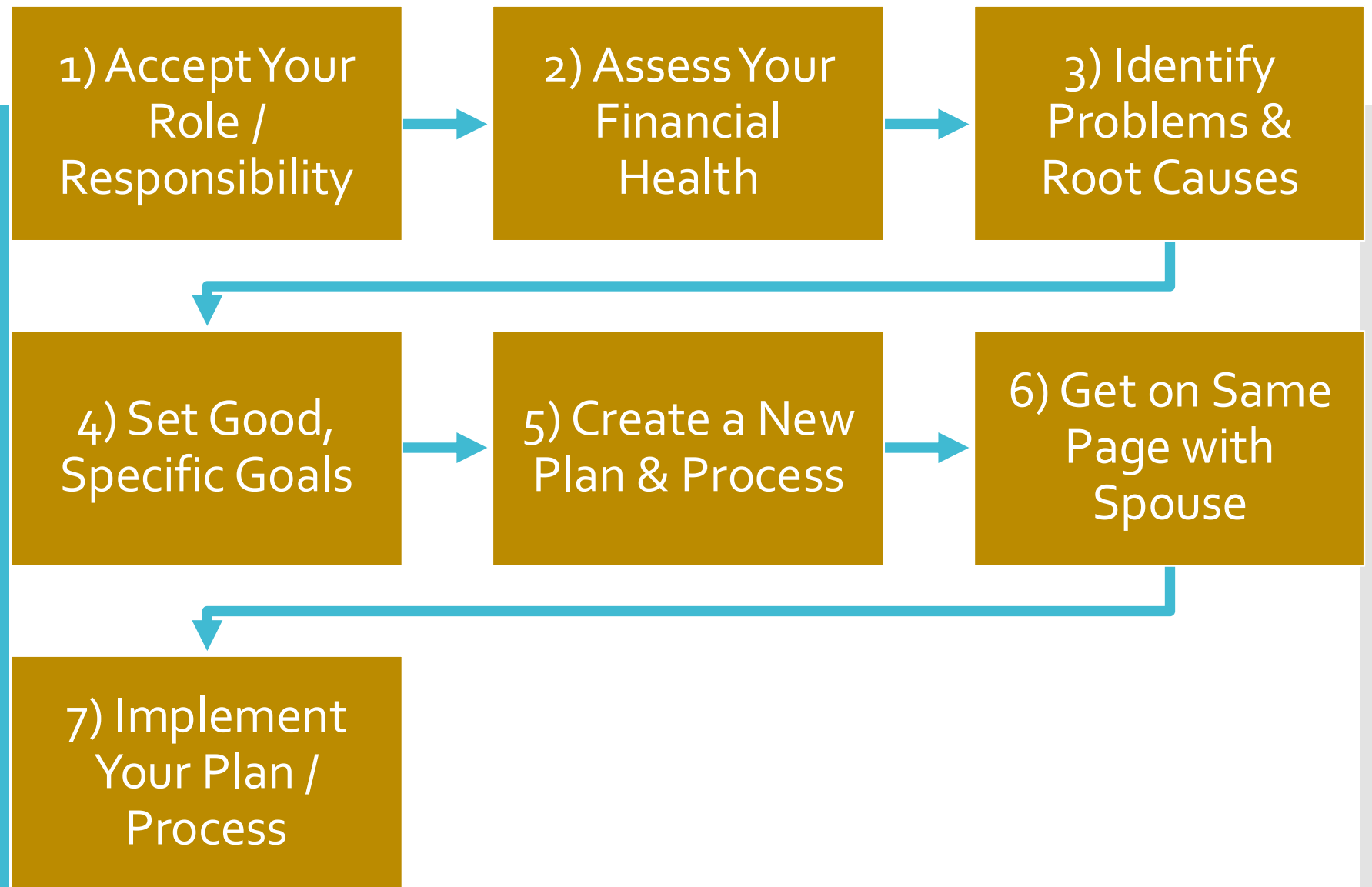
Healthy Habits

- Planning
- Budgeting
- Goal-Setting
- Prioritizing
- Sacrificing
- Waiting
- Praying
- Giving
- Saving
- Learning

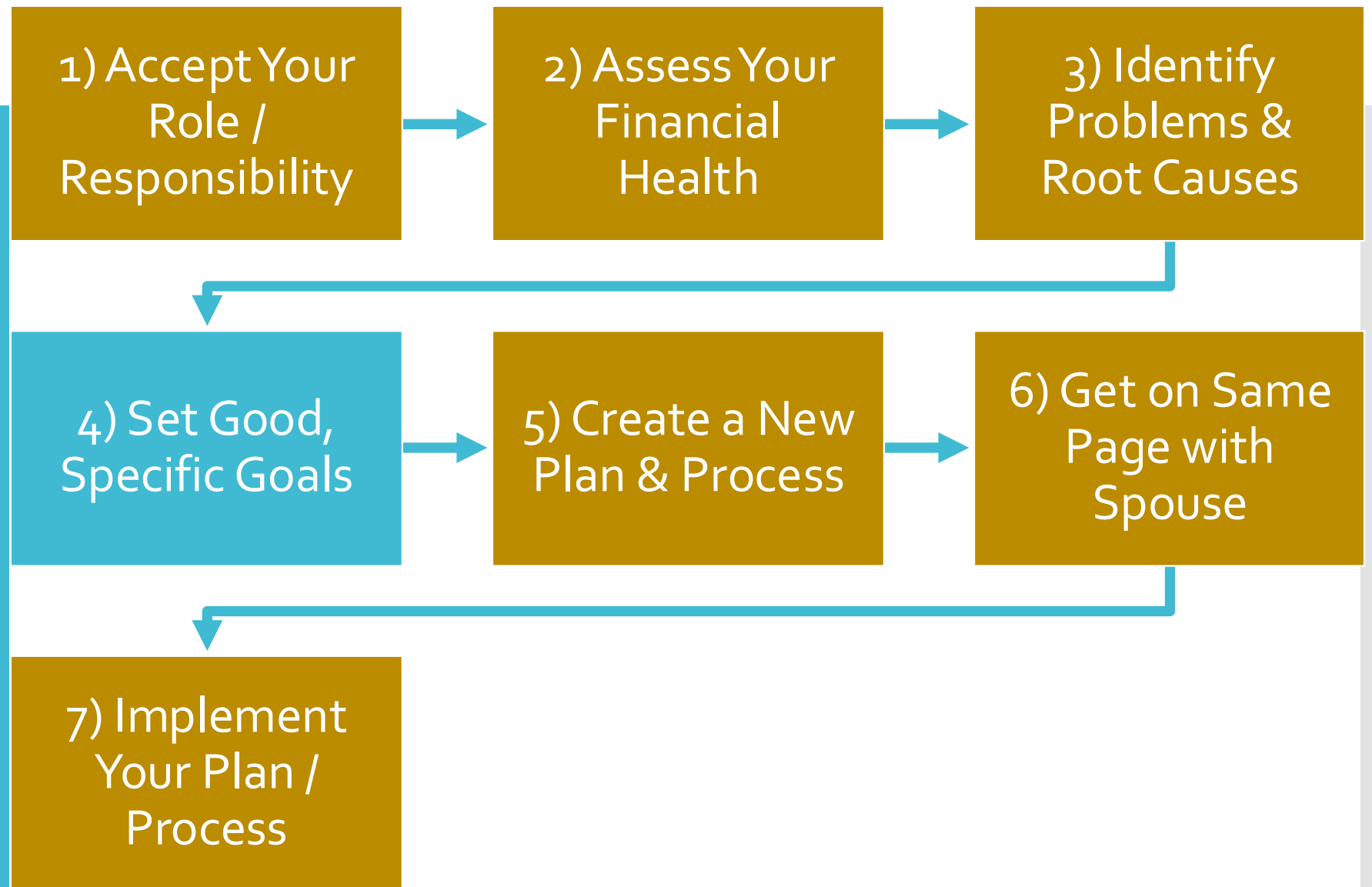
Healthy Roots

- Training / Knowledge
- Good Examples
- **Contentment**
- Love
- Patience
- Self-Control
- Generosity
- Hard Work
- Healthy Boundaries

How Can I Improve My Financial Health?



How Can I Improve My Financial Health?



Set Good, Specific Goals

1 to 3 Short-Term Goals
(1-6 months)

1 to 3 Long-Term Goals



Dylan & Jenna:

Set Good, Specific Goals

Top 3 Short-Term Goals:

1. Make a new monthly budget ASAP; reduce expenses by at least \$500/month.
2. Save \$2,000 in an emergency fund ASAP.
3. Start giving at least 1% of income (\$62).

• Top 3 Long-Term Goals:

1. Eliminate all \$61,500 of debt (non-mortgage) in 24 months or less.
2. Save an emergency fund of \$15,000 in 36 months. Increase savings for other large needs and retirement.
3. Increase giving to at least \$400/month in 24-36 months.



Find Tools and Info at: [Kenny Smith Financial Coaching - Steps](#)

How Can I Improve My Financial Health?

1) Accept Roles & Responsibility

2) Assess Your Financial Health

3) Identify Problems & Root Causes

4) Set Good, Specific Goals

5) Create a New Plan & Process

6) Get on Same Page with Spouse

7) Implement Your Plan & Process



Find Tools and Info at: [Kenny Smith Financial Coaching - Steps](#)

Create a New Plan

A written plan for income and spending is a major key to financial health

Gross Income	\$ 6,200
Taxes	\$ 1,063
Take Home Pay	\$ 5,137
Giving	\$ 400
Saving	\$ 700
Debts	\$ -
Housing	\$ 1,830
Food	\$ 650
Transportation	\$ 225
Medical/Health	\$ 133
Insurance	\$ 800
Personal/Misc	\$ 235
Lifestyle/Entertainment	\$ 164
Total Expenses	\$ 5,137
Income - Expenses	\$ 0

How to Create a New Plan

Understand the Difference in:



Needs



Goals



Wants



Desires

Dylan & Jenna:

How to Create a New Plan

Income	
Gross Income	\$ 6,200
Taxes	\$ 1,063
Take Home Pay	\$ 5,137

Expenses	
Giving	\$ -
Saving	\$ 50
Debts	\$ 1,030
Housing	\$ 1,730
Food	\$ 1,000
Transportation	\$ 188
Medical/Health	\$ 133
Insurance	\$ 800
Personal/Misc	\$ 375
Lifestyle/Entertainment	\$ 225
Total Expenses	\$ 5,530

Income - Expenses	\$ (393)
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1 st New Plan	
Income	
Gross Income	\$ 6,200
Taxes	\$ 1,063
Take Home Pay	\$ 5,137

Expenses	
Giving	\$ -
Saving	\$ -
Debts	\$ 1,030
Housing	\$ 1,665
Food	\$ 650
Transportation	\$ 188
Medical/Health	\$ 83
Insurance	\$ 800
Personal/Misc	\$ 160
Lifestyle/Entertainment	\$ 62
Total Expenses	\$ 4,637

Income - Expenses	\$ 500
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Find Tools and Info at: [Kenny Smith Financial Coaching - Steps](#)

How to Create a New Plan

HOUSING	
Mortgage or Rent	\$ 1,350.00
Property Taxes	\$ -
Maintenance	\$ -
Electric	\$ 100.00
Internet	\$ 75.00
Phone	\$ 100.00
Gas	\$ 50.00
Water	\$ 25.00
Garbage	\$ 30.00
Total Housing	\$ 1,730
FOOD	
Groceries	\$ 500.00
Eating Out	\$ 500.00
Total Food	\$ 1,000
PERSONAL/MISCELLANEOUS	
Clothing	\$ -
Child Care	\$ -
Allowances	\$ 200.00
Beauty/Barber	\$ 100.00
Household Items/Cosmetics	\$ 50.00
Subscriptions (Amazon, Costco, etc.)	\$ 25.00
Miscellaneous/Other	\$ -
Total Personal/Miscellaneous	\$ 375
LIFESTYLE/ENTERTAINMENT	
Christmas	\$ -
Gifts	\$ 50.00
Vacation/Trips/Adventure	\$ -
Movies/Date Nights	\$ 25.00
Hobbies	\$ -
TV/Streaming Subscriptions	\$ 100.00
Club Dues	\$ 50.00
Pets (Vet, Supplies, etc.)	\$ -
Total Lifestyle/Entertainment	\$ 225

Go line by line

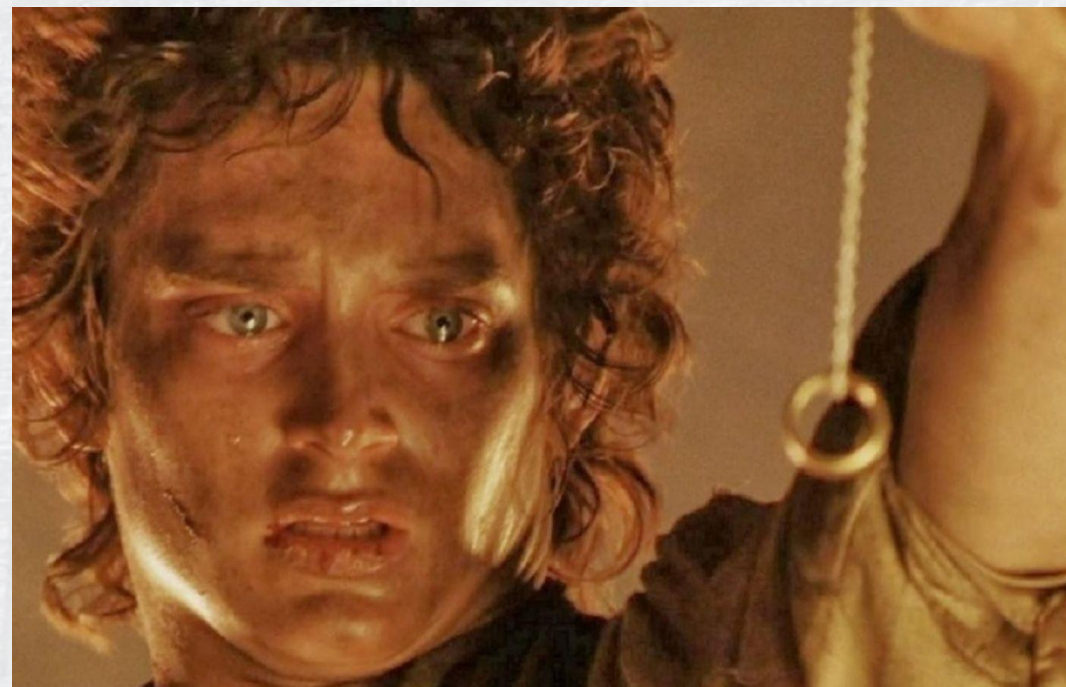
Do the hard work of
deciding the best use of
every dollar of income

[Rachel Cruze - Monthly Budgeting \(Youtube video\)](#)

This is where battles are
won that help you win the
war in your story.

How to Create a New Plan

HOUSING	
Mortgage or Rent	\$ 1,350.00
Property Taxes	\$ -
Maintenance	\$ -
Electric	\$ 100.00
Internet	\$ 75.00
Phone	\$ 100.00
Gas	\$ 50.00
Water	\$ 25.00
Garbage	\$ 30.00
Total Housing	\$ 1,730
FOOD	
Groceries	\$ 500.00
Eating Out	\$ 500.00
Total Food	\$ 1,000
PERSONAL/MISCELLANEOUS	
Clothing	\$ -
Child Care	\$ -
Allowances	\$ 200.00
Beauty/Barber	\$ 100.00
Household Items/Cosmetics	\$ 50.00
Subscriptions (Amazon, Costco, etc.)	\$ 25.00
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Total Personal/Miscellaneous	\$ 375
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Christmas	\$ -
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Vacation/Trips/Adventure	\$ -
Movies/Date Nights	\$ 25.00
Hobbies	\$ -
TV/Streaming Subscriptions	\$ 100.00
Club Dues	\$ 50.00
Pets (Vet, Supplies, etc.)	\$ -
Total Lifestyle/Entertainment	\$ 225



JUST LET IT GO!!!!

Get on the Same Page With Your Spouse

- **BOTH** spouses need to agree on the plan
- Match strengths of each spouse to tasks
- If one spouse “runs the numbers”, **BOTH** are still responsible >> Be on the same page
- Have financial transparency in your relationship
- **BOTH** spouses know what’s going on with finances, or at least have easy access to all the information
- Meet regularly **TOGETHER** to review
- COMMUNICATE, COMMUNICATE
- COMMUNICATE SOME MORE

How to Implement Your New Plan & Process

Q. What is the best tool?

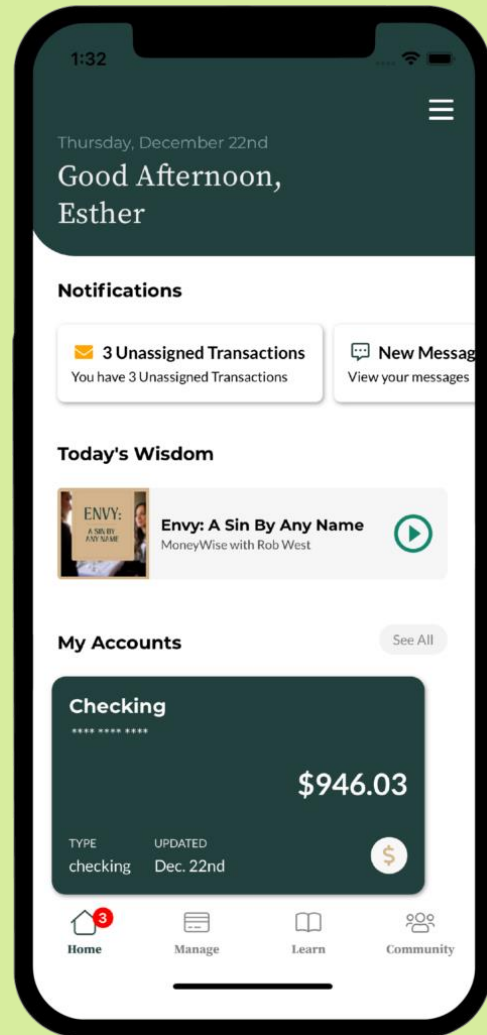
- an app?
- a spreadsheet?
- on paper?

A. The one you will use!

- to track your actual spending vs. your plan

How to Implement Your New Plan & Process

FAITH FI



Good Apps:

- FaithFi
- Monarch Money
- Quicken Simplifi
- EveryDollar
- YNAB

App Reviews:

[Summary of 4 Apps by Sound Mind Investing](#)

[Matt Bell - Quicken Simplifi](#)

[Kiplinger - 6 of the Best Budgeting Apps](#)

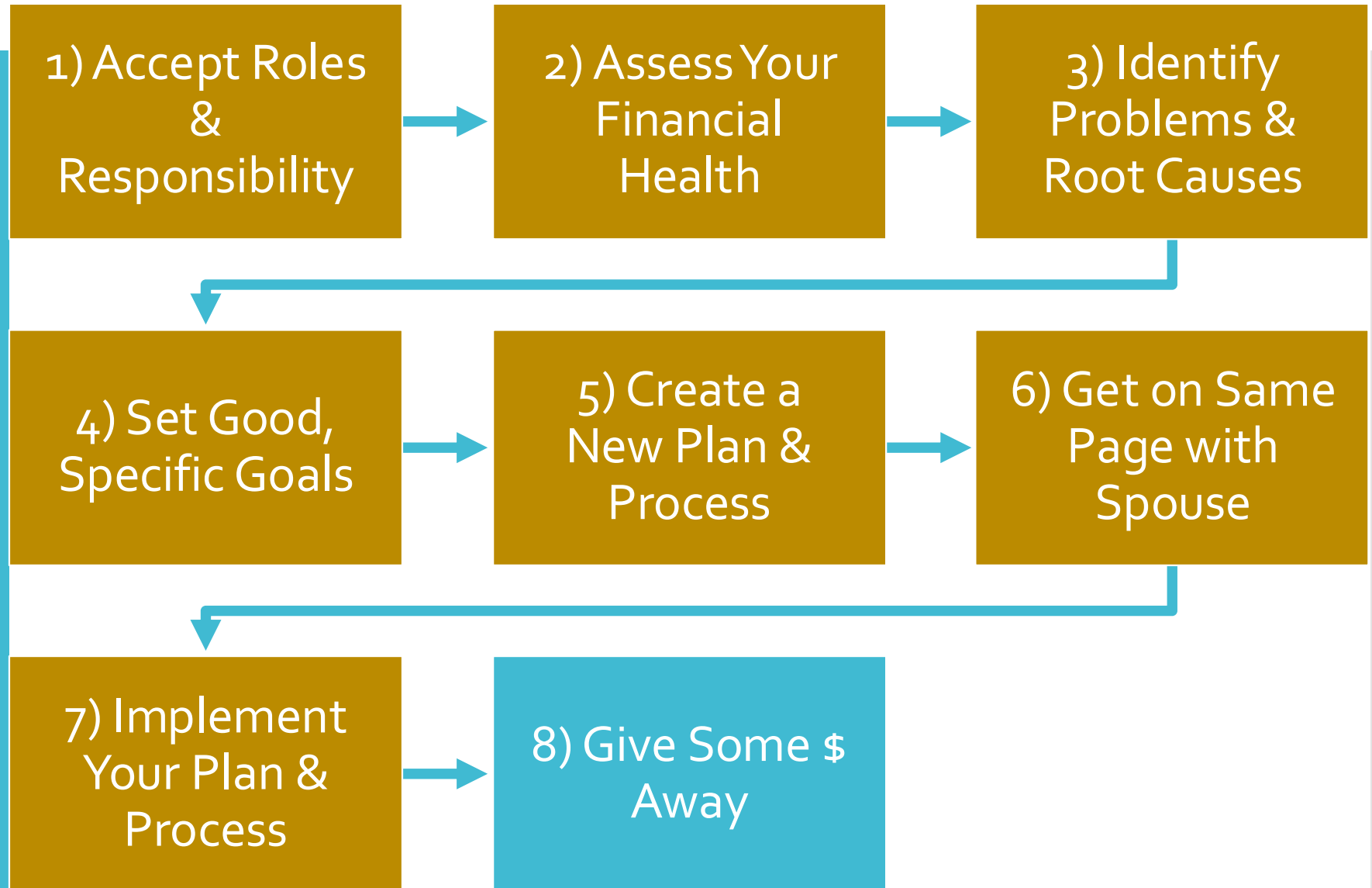
How to Implement Your New Plan & Process

3 Main Reasons A Budget Fails

1. Actual Spending is Not Managed and Tracked Monthly Against the Plan
2. Not Designed with Individual Categories
3. Not Based on a Yearly Plan

[CSN - 3 main reasons a budget fails](#)

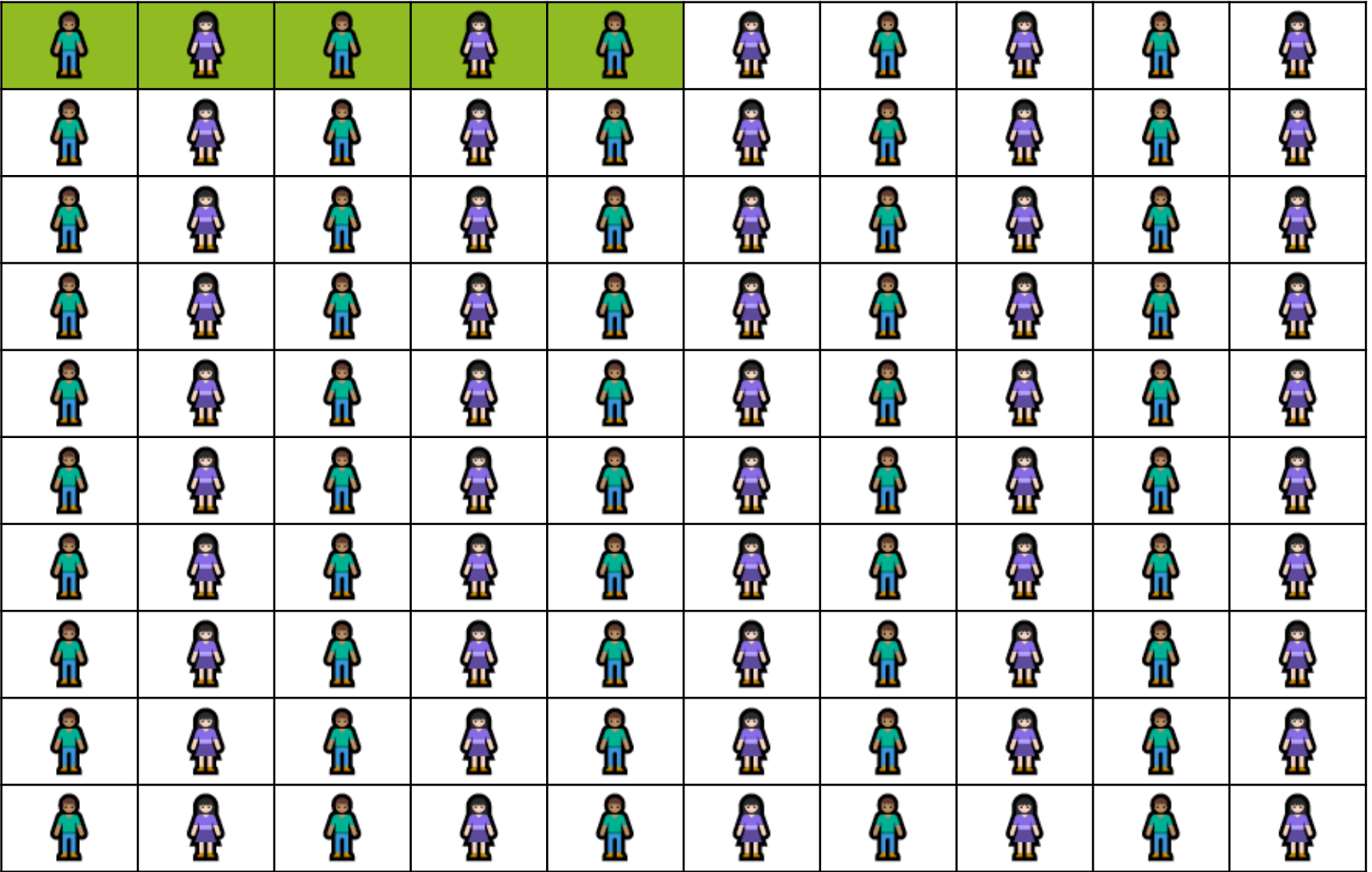
How Can I Improve My Financial Health?



PERSPECTIVE

Give Some
\$ Away

Modest Lifestyle in the U.S.=Top 5% Wealth in the World



Give Some \$ Away

"We make a living by what we get, but we make a life by what we give."

– *Winston Churchill*

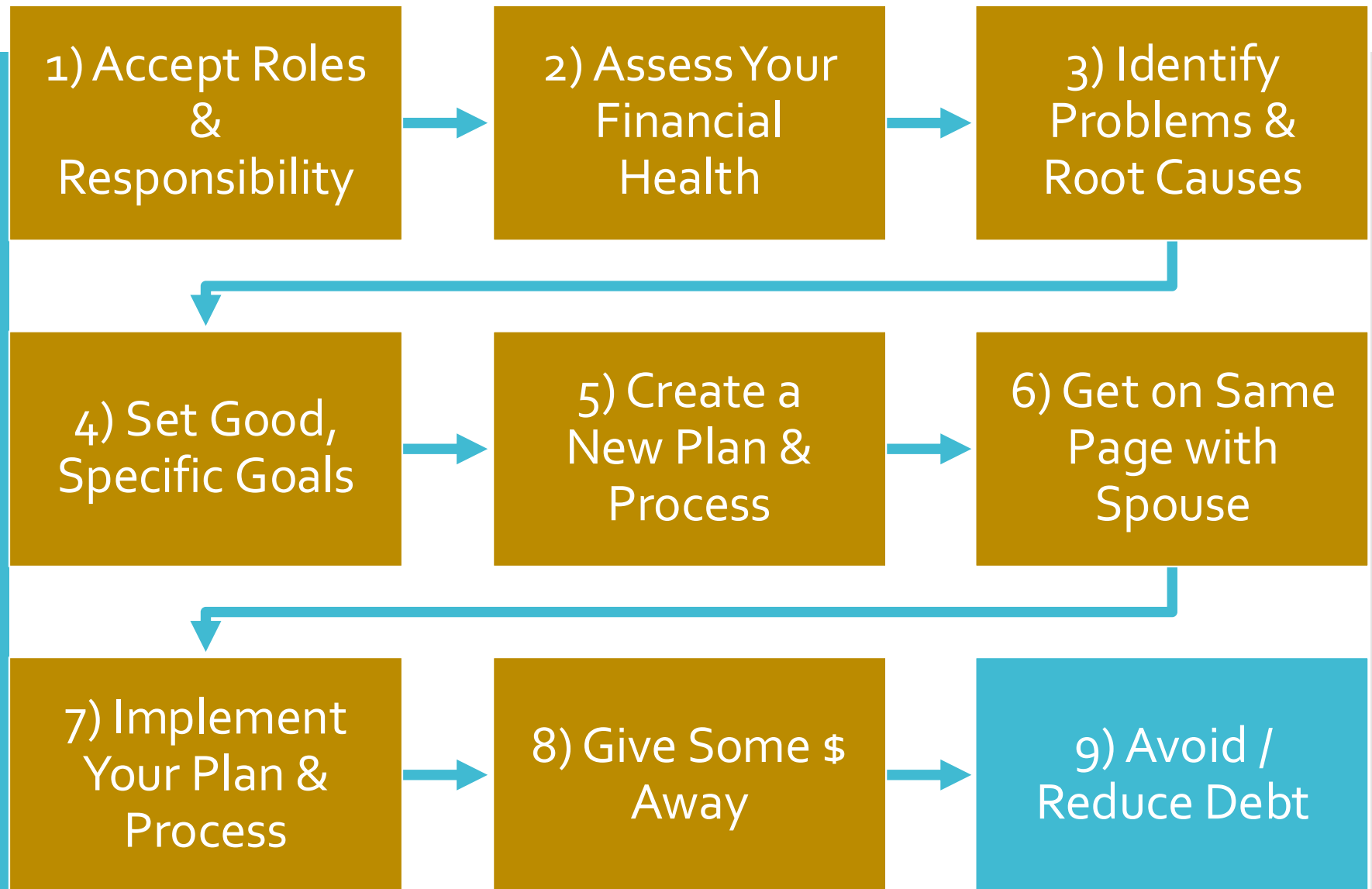
"It is more blessed to give than to receive."

– *Jesus Christ*

"No one has ever become poor from giving."

– *Anne Frank*

How Can I Improve My Financial Health?



Find Tools and Info at: [Kenny Smith Financial Coaching - Steps](#)

Avoid / Reduce Debt

- What would life be like if you didn't have any debt payments?
- How would you feel?
- What could you do with that money?

Dylan & Jenna:

HOW TO Reduce Debt

Debt Snowball Example

Debt	Balance	Minimum Payment
Credit Cards	\$6,500	\$200
Car	\$25,000	\$500
Student Loan	\$30,000	\$330
Total	\$61,500	\$1,030

Dylan & Jenna:

How to Create a New Plan

Income	
Gross Income	\$ 6,200
Taxes	\$ 1,063
Take Home Pay	\$ 5,137

Expenses	
Giving	\$ -
Saving	\$ 50
Debts	\$ 1,030
Housing	\$ 1,730
Food	\$ 1,000
Transportation	\$ 188
Medical/Health	\$ 133
Insurance	\$ 800
Personal/Misc	\$ 375
Lifestyle/Entertainment	\$ 225
Total Expenses	\$ 5,530

Income - Expenses	\$ (393)
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Future Plan	
Income	
Gross Income	\$ 7,161
Taxes	\$ 1,228
Take Home Pay	\$ 5,933

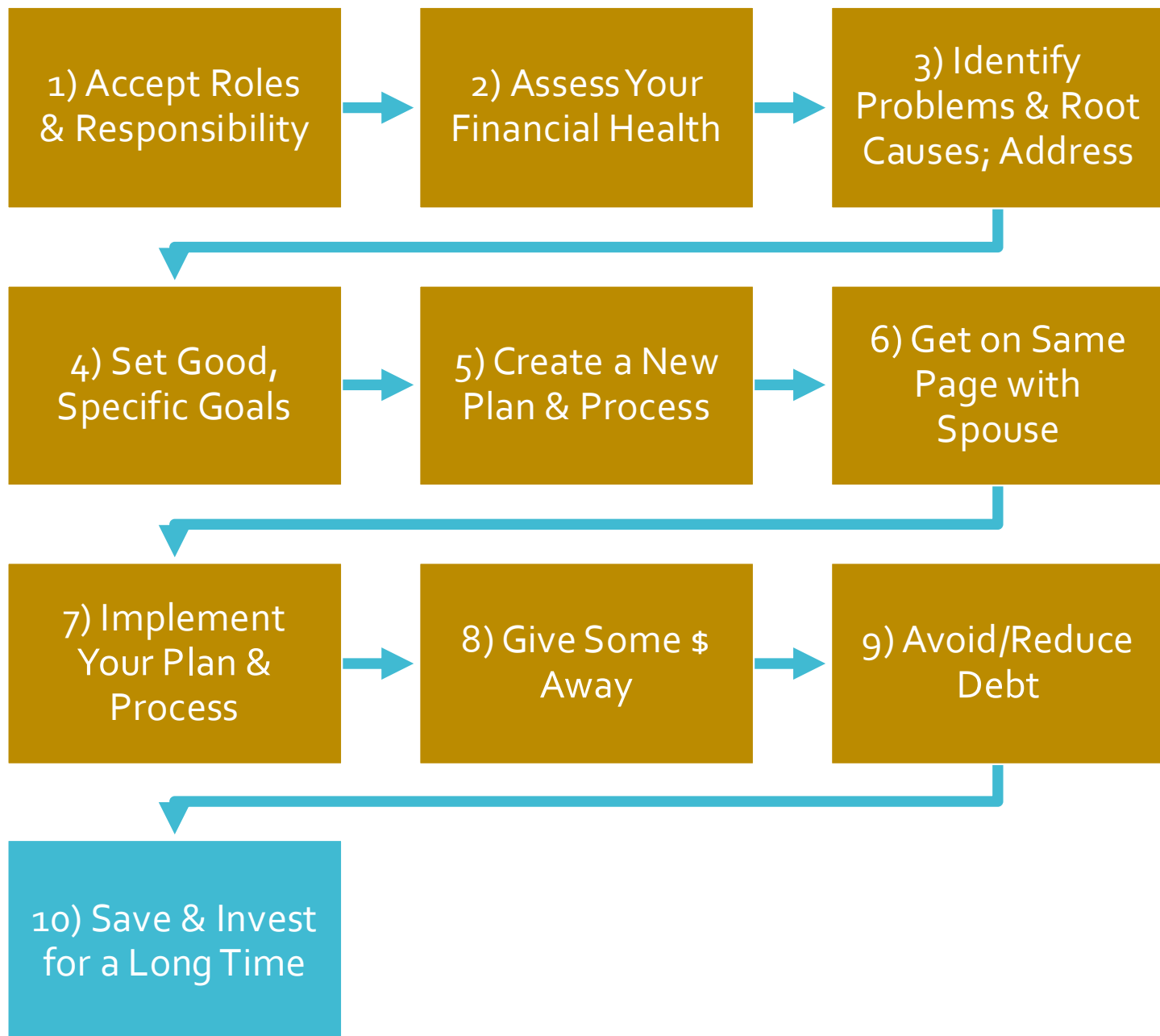
Expenses	
Giving	\$ 400
Saving	\$ 1,414
Debts	\$ -
Housing	\$ 1,815
Food	\$ 650
Transportation	\$ 225
Medical/Health	\$ 133
Insurance	\$ 800
Personal/Misc	\$ 210
Lifestyle/Entertainment	\$ 287
Total Expenses	\$ 5,933

Income - Expenses	\$ 0
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Find Tools and Info at: [Kenny Smith Financial Coaching - Steps](#)

How Can I Improve My Financial Health?



First, Save an Emergency Fund

IMPORTANT!

1. Save \$1,000-\$2,000 ASAP
 2. Save 3-6 months of living expenses
 - Like \$10,000 to \$20,000+
- Expect unexpected expenses
 - Plan for them



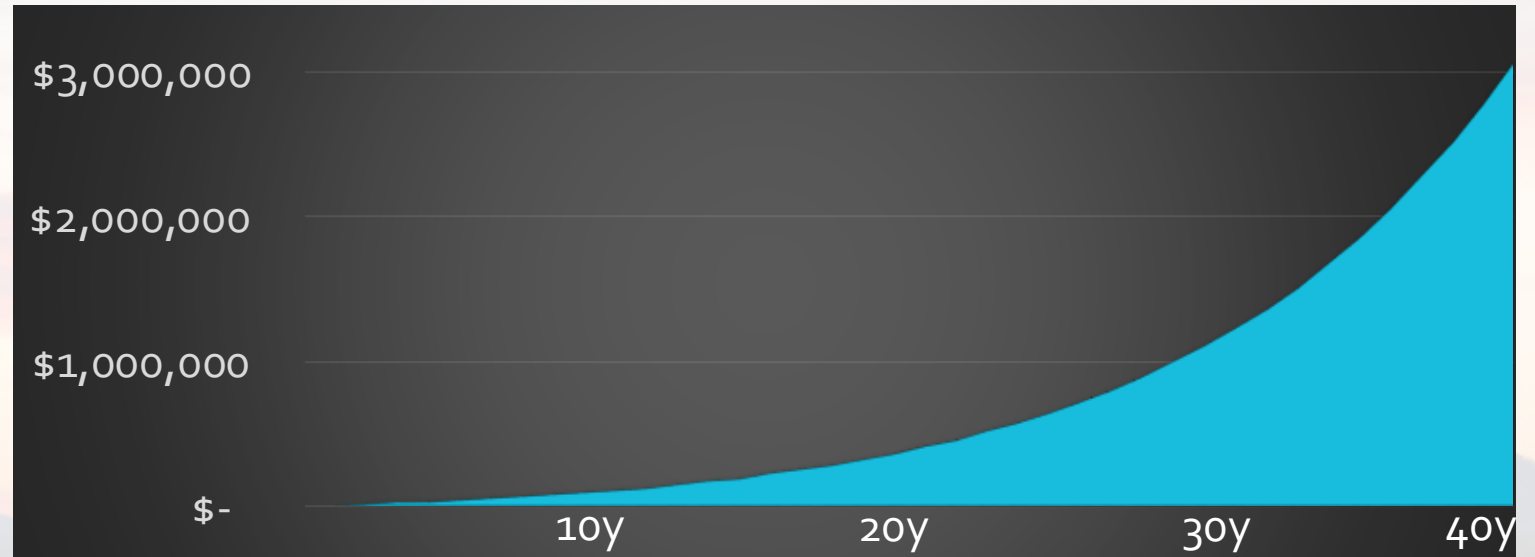
Save for Large Needs and Goals

- House down payment
- Furniture
- Cars
- College
- Home renovations
- Later Years

Save & Invest for a Long Time

Saving & Investing Example

- \$48,000 starting salary*
- 15% of take-home pay, \$450/mo, invested for 40 years at 10%

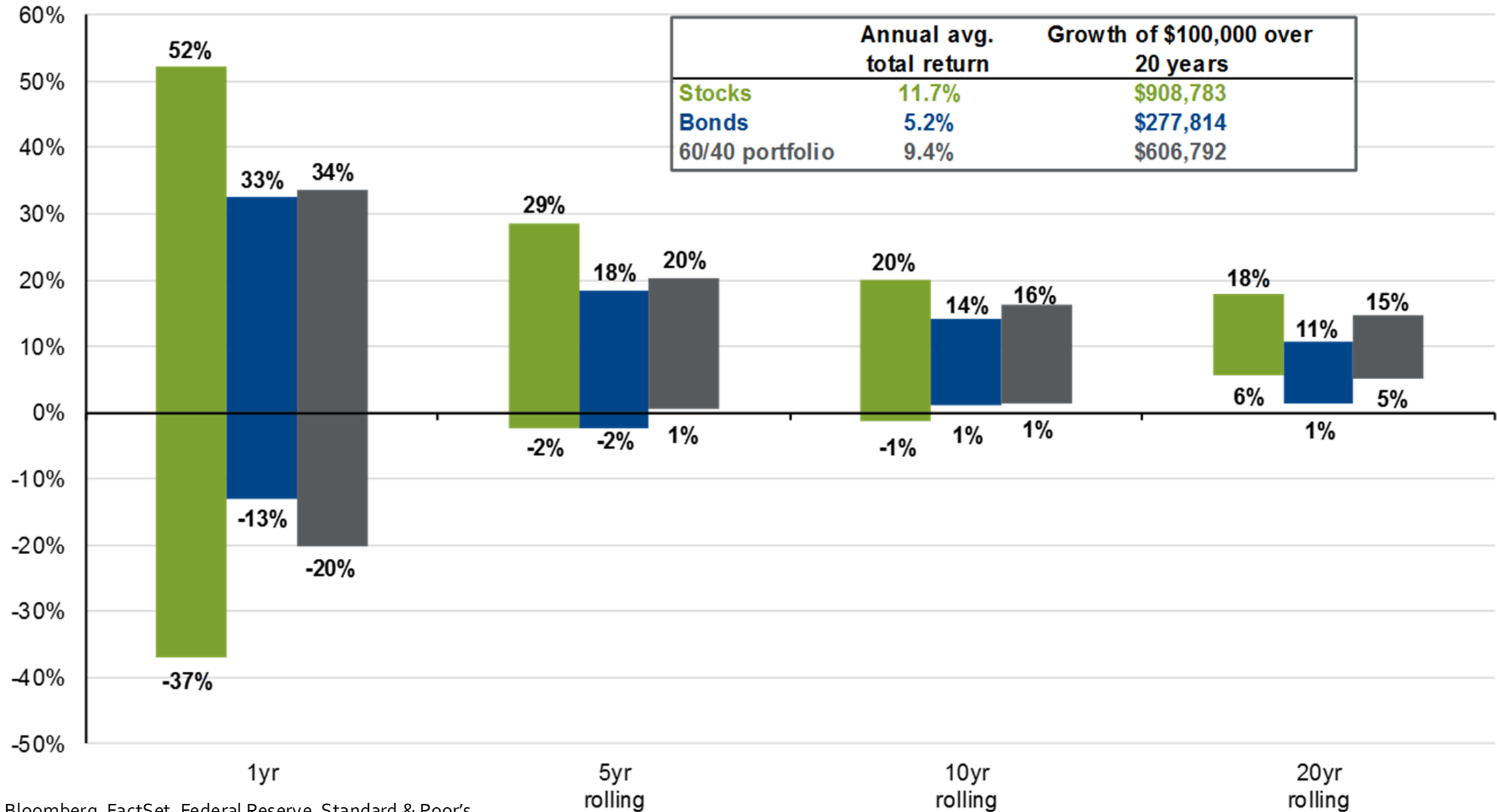


* 2.5% increase per year

TIME is an enormous driver of investment growth.

Range of stock, bond and blended total returns

Annual total returns, 1950 - 2025



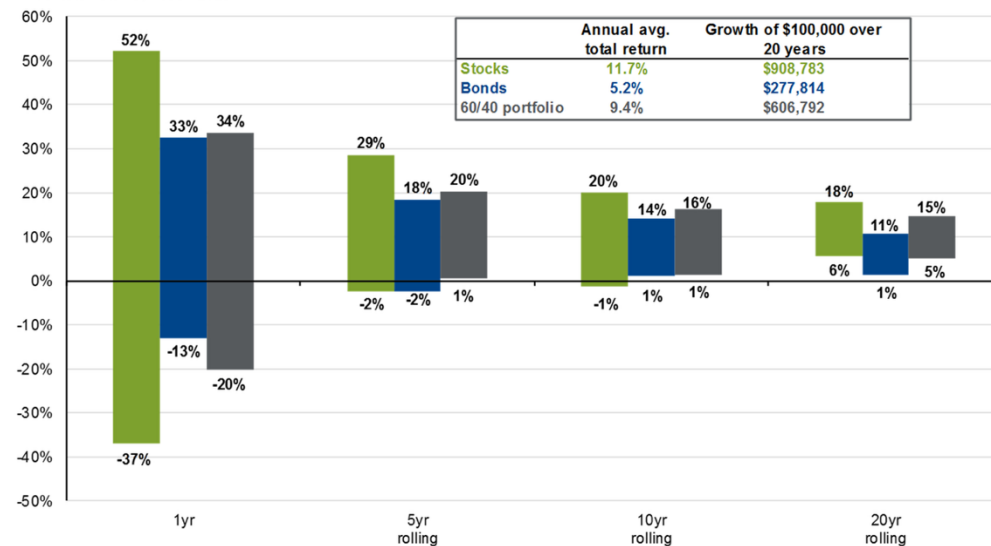
Source: Bloomberg, FactSet, Federal Reserve, Standard & Poor's, Strategas/Ibbotson, J.P. Morgan Asset Management.

Key Takeaways

- Stock market is profitable and predictable over the VERY LONG-TERM (20Y - 75Y)
- 20, 30, 40-year olds can lean heavily into the stock market
- Occasional big drops are normal... ignore them
- If approaching 10 years or less to using the money, begin moving some to more conservative investments

Range of stock, bond and blended total returns

Annual total returns, 1950 - 2025



Saving & Investing Education

[Where Americans Keep Most of Their Savings is a Problem](#)

[High-Yield Savings Accounts](#)

[Fidelity - How to Start Investing](#)

[Vanguard - How to Invest](#)

[Schwab - How to Invest](#)

[Rob Berger – How to Create a 3-Fund Portfolio](#)

Investing Tools

Investing Guidance:

[Matt Bell - Investment Process & Strategy](#)

[Sound Mind Investing - Find Your Optimal Asset Allocation](#)

[Vanguard - Investor Questionnaire to Determine Asset Allocation](#)

[Schwab - Retirement Portfolio Asset Allocation by Age](#)

[Morningstar - Investment Portfolio Examples](#)

Free Financial Planning Tools and Calculators

[Clark Howard - Retirement Calculator / Is \\$1 Million Enough To Retire?](#)

[Vanguard - Retirement Calculator](#)

[Kiplinger – Retirement Calculators](#)

[Nerd Wallet - Retirement Calculator](#)

[Schwab - Retirement Calculator](#)

[FINRA - Retirement Calculator](#)

Investing

"The investor's chief problem – and even his worst enemy – is likely to be himself."

–Benjamin Graham

"Crazy is way more common than you think. It's easy to slip into crazy. Just avoid it, avoid it, avoid it."

–Charlie Munger

Investing

Therefore:

- Don't invest in things you don't understand
- Don't invest in things your spouse is not comfortable with
- Don't try to time the market
- Don't put too much in one company's stock
- Don't take too much risk
- Don't play it too safe
- Educate yourself
- Consider getting a financial advisor

Investing



Health Savings Account (“HSA”)

Triple Tax Benefits:

1. Tax deductions on contributions
2. Tax-deferred growth
3. And tax-free withdrawals if used for qualified medical costs

[Kiplinger - The Ultimate Retirement Savings Account](#)

[CNBC - Best Way to Use an HSA](#)

[Motley Fool - Rookie HSA Mistakes](#)

How Can I Improve My Financial Health?



Seek Wise Advise / Counsel

- Find trustworthy, knowledgeable, experienced people and ask for their perspective and counsel.
- Don't try to figure all of it out on your own.

Seek Wise
Advise /
Counsel

Kenny Smith Financial Coaching

- Get personalized support for your specific situation in a supportive, caring setting
- A fresh perspective / another set of eyes
- Will keep all matters **confidential**
- Will listen and understand with empathy
- Will provide information to help you develop plans to meet your goals and objectives
- Will provide hope and encouragement
- **NO COST** to employee for 1st 2 sessions!!!

Seek Wise Advise / Counsel

Kenny Smith Financial Coaching

Testimonials

"I was pretty stressed but not as much anymore."

"I have written down a budget for the first time in my life...I feel like Kenny was placed in my life at an important time for a reason."

"It improved our communication about finances...Kenny's coaching style is very encouraging and comforting. He truly communicates concern and interest in his clients' particular situation, tailoring an approach that was customized for our particular needs."

"We are significantly less stressed about our finances right now...A lot of the financial progress we have made so far has been due to the motivation and accountability Kenny has provided."

Seek Wise Advise / Counsel

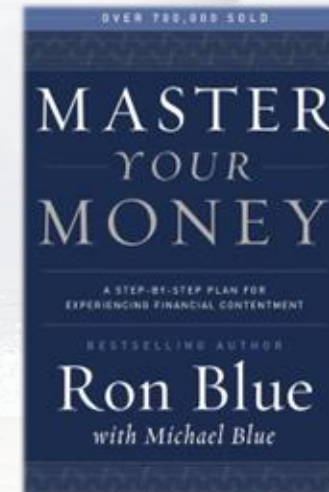
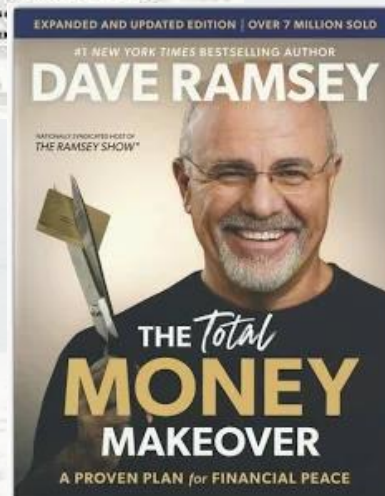
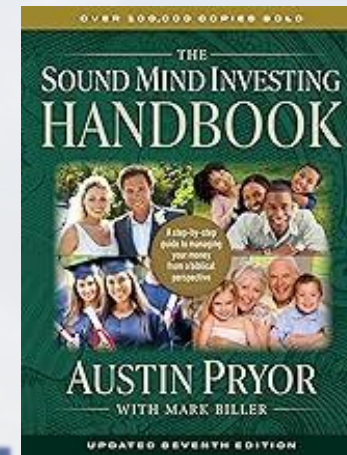
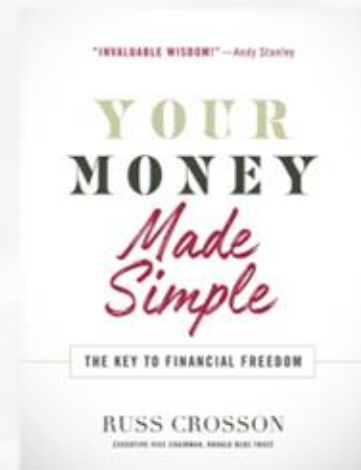
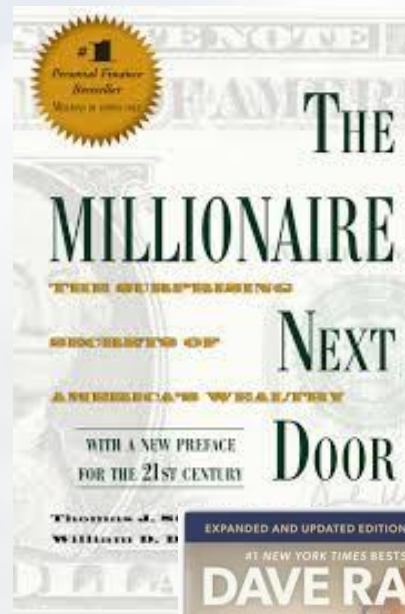
Kenny Smith Financial Coaching

- Free phone consultation will be 15 to 30 minutes
- Each coaching session will be 1 to 1.5-hours

To get started:

- Go to: kennysmithcoach.wixsite.com/website and click on **Schedule Consultation**, or
- Send an email to **kennysmithcoach@gmail.com**

Continue Learning



Continue Learning



Continue Learning

FAITH & FINANCE *with Rob West*

Join Rob West and special guests as they address today's financial questions with biblical answers.



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How Can I Improve My Financial Health?



Financial Health Check List

- ☐ Accepted responsibility for my financial health?
- ☐ Thoroughly assessed my financial health?
 - ☐ Net Financial Worth
 - ☐ Cash Flow
- ☐ Identified & Addressed Root Problems?
- ☐ Set Good, Specific Goals?
- ☐ Created a New Plan and Process?
 - ☐ Healthy cash flow plan tied to your goals
 - ☐ Process and tools for tracking actual vs. plan
 - ☐ Process and tools for making adjustments
- ☐ On the Same Page with your Spouse?
- ☐ Implemented Your New Plan and Process?
- ☐ Saved a Small Emergency Fund?
- ☐ Started Giving Generously?
- ☐ Started a Plan to Reduce/Eliminate Debt?
- ☐ Saved a Full Emergency Fund?
- ☐ Started Saving & Investing for Large Needs, incl. Later Years?
- ☐ Secured Adequate Insurance?
- ☐ Sought Wise Advice/Counsel?
- ☐ Continued Learning?

**What
Should I
Do Now?**

TAKE ACTION

ASK FOR HELP

What Should I Do Now?

TAKE ACTION

IDEAS

1. Assess Your Financial Health
 - a. Review Spending & Income
 - b. Identify Problems
2. Set Some Goals
3. Create a New Spending Plan
4. Get an App
5. Start Monthly Financial Meetings

What Should I Do Now?

ASK FOR HELP

IDEAS

1. See a Financial Coach
2. See a Counselor
3. Talk to a Trusted Friend
or Family Member

Talking to Someone Helps

Closing

- There is HOPE.
- You don't have to stay where you are.
- You can change.
- I can help you.

Your Next Step

Kenny Smith Financial Coaching

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- or
- **Send an email to**
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