



HOW TO
RECESSION-PROOF
YOUR
FINANCES



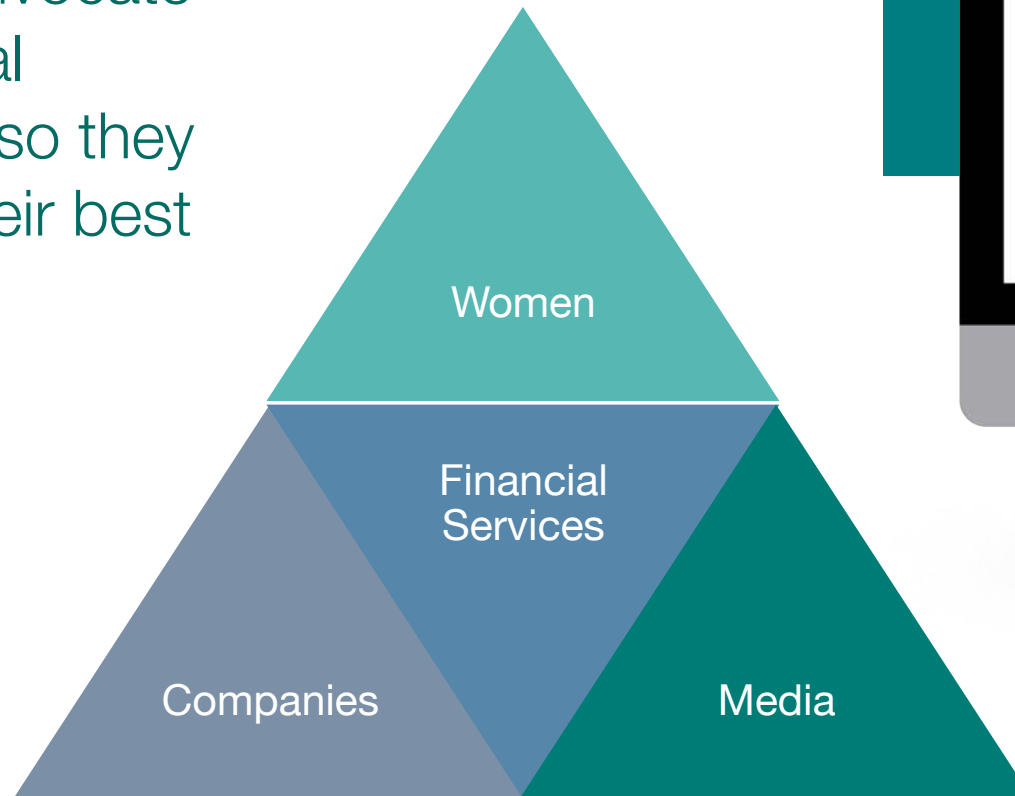
SAIJ ELLE

Why Saij Elle?

Saij Elle's mission is...

“To engage and inspire women, and advocate for their financial empowerment so they can invest in their best life.”

www.saijelle.com



Today's Agenda



Recession-Proofing Your Finances



Why Women Need to Care



Build The Right Mindset



Assess Your Current Situation



Conserve Cash



Preserve & Create Wealth

Q&A

Are We Headed For a
Recession?

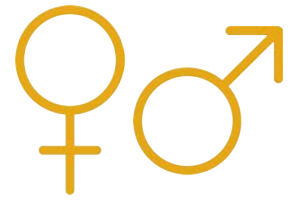


Why Does It Matter?



Why Do We Women
Need to Care?

Why Women Need To Care



The Financial Gender Gap is Real

- Wage Gap **25%**
- Career Breaks for Caregiving
- Pension Gap **40-50%**
- Rise in Single Person Household
- Longer Life Span **5 years**

- Entrepreneur Revenue Gap **58%**
- More in Service or Retail Businesses
- Unincorporated Businesses **60%**

Women are

80%

more likely to live in poverty during their retirement than men

Are stressed by their financial situation.

62%



49%



Build The Right Mindset



Challenge Your Money Lens

“ Money is a tool to..”

“ Money is a man’s world.”

“ It’s not about the money.”

“ Money is dirty.”



Debunk the Myths

“ Men are better investors.”

“ Women are risk averse.”

“ I need to be an expert.”

“ I am risk aware.”

“ I am resourceful.”



Investment of Time

“ I don’t have time.”

“ Managing finances is time-consuming.”

“ I will prioritize time to...because it’s worth it.”



Drop the Shame & Fear

“ I feel stupid.”

“ I made a mistake.”

“ I know better, so I’ll do better.”

“ I deserve an abundant life.”

Assess Your Current Situation



Cash Inflow & Savings

- Expected Salary/Revenue from Business
- Government Support for home and biz
- Investment Income
- Side gig

- Cash savings (*3-6 months emergency?*)
- Liquid investments



Cash Outflow & Liabilities

- Household discretionary spending
- Household fixed spending
- Upcoming expenses (one-off)

- Credit card debt and LofC
- Personal loans

3 – 6 months time frame



Conserve Cash

We underestimate
how much we
spend by 30%



Household

- Discuss cash goals as a couple/family if applicable
- Cut discretionary expenses
- Consider delaying fixed costs
- Look at deferring loan payments
- Save interest costs by swapping high-interest loans for low-interest loans



Business

- Ensure your financing remains feasible
- Decrease your variable costs
- Expedite receivables, extend payables
- Review inventory management
- Consider alternative revenue streams

Preserve and Create Wealth

Your Investment Portfolio – How *Ugly* Is It?



“Market meltdown!”

“Stock market crash!”

“Historic losses!”

**Ignore
the noise!**

***Knowledge &
perspective***
is your best defence.

Preserve and Create Wealth

Perspective

Your Investment Portfolio – How *Ugly* Is It?

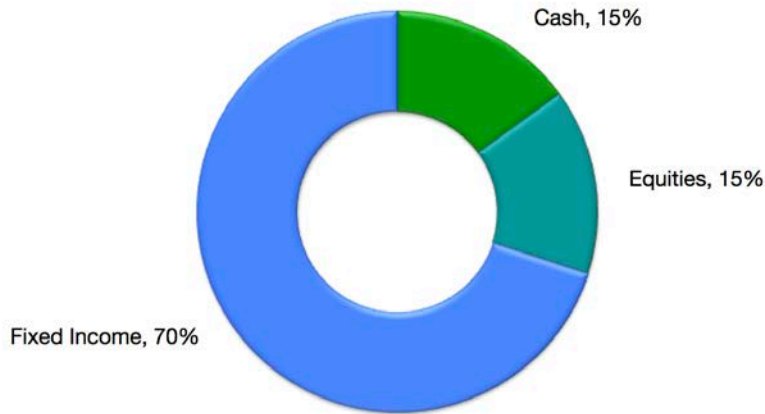


- Stocks are a long-term play (5-10 years +)
- The long-term trend is up
- Average cost is what matters
- Your need for investment income matters even more.
- Governments favour the market

Preserve and Create Wealth

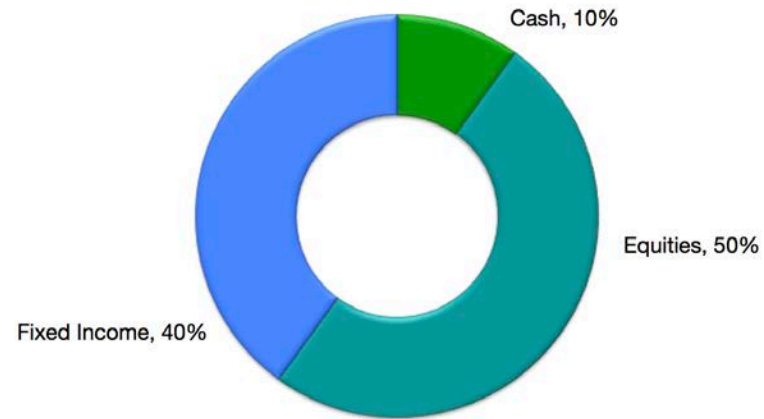
Portfolio Examples

Moderate



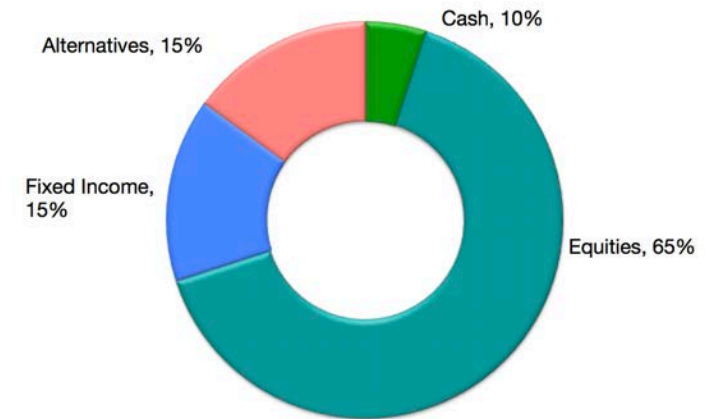
Risk Tolerance: **Low**
Time Horizon: **Short**
Liquidity Needs: **High**

Balanced



Risk Tolerance: **Medium**
Time Horizon: **Medium**
Liquidity Needs: **Medium**

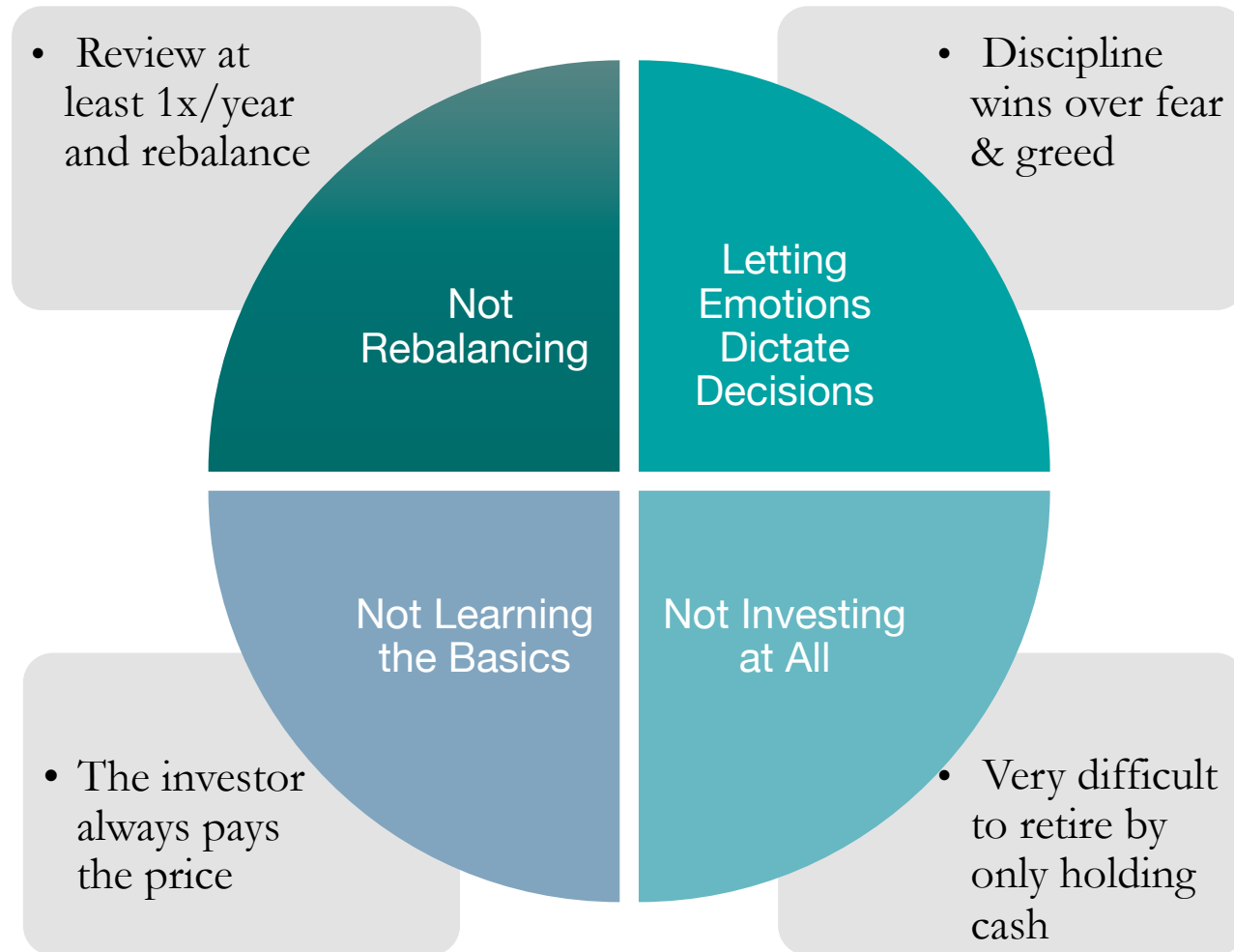
Aggressive



Risk Tolerance: **High**
Time Horizon: **Long**
Liquidity Needs: **Low**

Preserve and Create Wealth

Biggest Mistakes in Protecting & Building Wealth



Preserve and Create Wealth

“ If you don't find a way **to make money while you sleep**, you will **work until you die.** ”

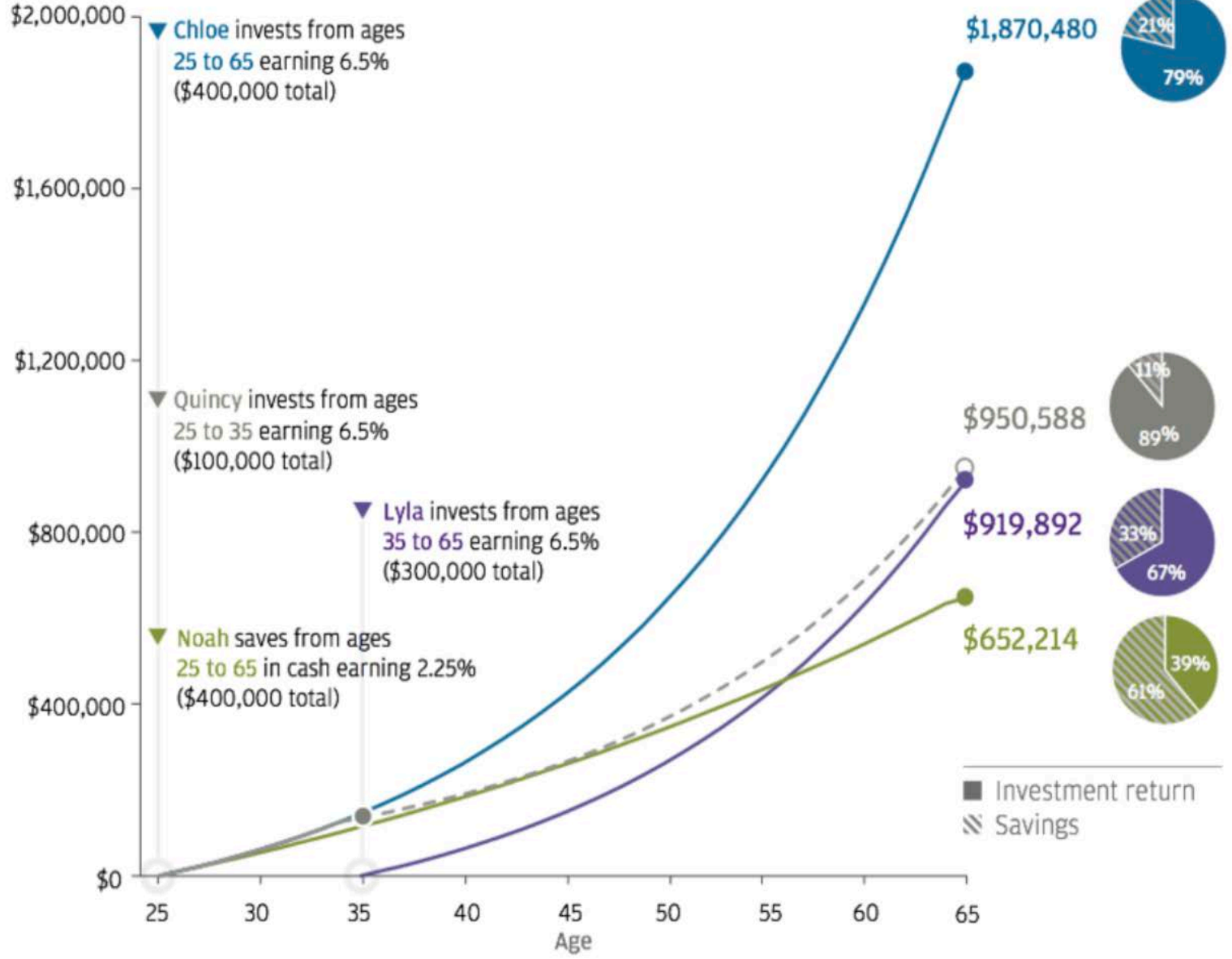


Power of Compounding

A snowball effect that happens when your earnings generate **even more earnings!**



Account growth of \$10,000 invested/saved annually



When you start investing is more important than how much you invest!

Invest In Your Best Life!

Master Your Money for Women Online Courses... Launching Soon!

Master Your Money - Wisdom, Wealth and Wellness for Women - Saij Elle

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Saij Elle Money Workshops

My workshops are designed in such a way that women learn the essentials to managing their money in a fun, interactive environment.

Learn strategies on how to: save smart and live debt-free, build an investment portfolio aligned to your goals, work with the financial industry to make sure your needs are met, save for a happy retirement at any age, raise financially confident children, and much more!

Hear what women have to say for themselves.


Looking to run a workshop for an event? Message me!




Plan Invest Protect Tools

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How to Navigate Your

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MONEY, A WOMAN'S WAY



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