Inspirational Messages

10 ways to grow your personal finance

□ Start Today

Saving is not an option, but a priority. It is important that you start today, rather than tomorrow. Remember that time is precious as money. If you waste time, you waste money.

□ Eliminate Your Debts

A credit card is one of the most tempting portals towards bigger expenses. In order to launch an effective personal finance, you must pay your bills first, before incurring more debt.

Differentiate Your Wants and Needs

This is a state where self-discipline is tested. Differentiating what you want and what you need relies on how you perceive things. Impulse spending should be avoided.

□ Don't spend beyond your earnings

Expenses start to bloat if you spend more than what you have. Learn how to plan your budget and live with it. Don't aim for a bigger income just to spend more You aim for wealth to prepare for your future and goal.

Pay Yourself First

It is important that regardless of your expenses and needs, you should also pay yourself a minimum of 10% of your take home pay. If you have an income of ₱10,000 per month, You should save at least ₱2,000 monthly. Don't wait for the time that you have to ask yourself, where is it now?

□ Set Financial Goals

You set your goal in accordance to your lifestyle. It is important that everything in your mission is compatible with each other. Take note that no one can set these goals for you.

□ Be a Responsible Decision Maker

Educating yourself about financial management is one of the most effective steps to get wealthy.

But still, your money will always be your sole responsibility. You need to learn how to manage your finances accordingly.

□ Save and Invest

Your money is like a tree.

If you save and invest, it will grow and give you extra income. But just like a tree, if you don't take care of it, it will eventually wither and vanish. You can put your savings into an investment of into an emergency fund.

□ Protect your finances

No matter how wealthy you are, you are not safe from a financial crisis. You must learn how to protect your finances with insurance bonds. With the perfect provider, you can protect your properties, assets and even your health against unfavorable circumstances.

□ Time to give back

Always be thankful for your blessings in life.

You can show charity by any means such as donating to worthy causes or providing volunteer services.

Financial Wisdom

- □ TIME, not TIMING, is the better ally to help build wealth for your family.
- □ CONTROL your DEBT or your DEBT will CONTROL you.
- □ One of the greatest discoveries of the 20th century is that you can CHANGE your life by CHANGING the WAY you THINK.
- □ If you are unprepared financially, RETIREMENT crisis will follow MIDLIFE crisis.
- □ Financial Independence is a decision, not a dream
- □ Building a SOLID FINANCIAL FOUNDATION is like building a house, you must build it from the ground up, BUILD IT RIGHT, BUILD IT STRONG.

Start Now

- □ You Can Only Reach Your Goals If You Start Now
- □ You Can Finish Any Project If You Start Now
- □ You Can Grow You Savings More when You Start Early. Start Now
- □ Attaining Financial Education Takes Time. Start Now
- □ When You Need to Cut Off Unnecessary Expenses, You Need To Start Now
- □ Managing Debt Is One Way to Financial Freedom. Start Now
- □ Share a Bright Idea To The World. Start Now
- □ Formulate A Plan Before Doing Anything Else. Start Now
- □ Keep a Proper Budget. Start Now
- □ Exercise Self-Control. Start Now
- □ Choose a Healthy Diet. Start
- □ You Are Capable and You Want To Help In Your Community. Start Now
- If you Are Ready, and The Secure Investment Is Waiting For You, Why Wait? Start Now.
- □ Having An Insurance for You And Your Family Is Important. Start Now!

Financial Education

- □ If you think Financial Education is expensive, then think about how costly ignorance is.
- □ The ultimate distinction between success and failure when it comes to wealth is financial education.
- □ Financial Education nis vita on a grand scale now more than ever.
- □ Without financial education, a person is like throwing money into the garbage without even knowing it.

Financial Security and Retirement

- □ With Financial Security, MONEY works for you and you can retire at your target RETIREMENT AGE
- □ With Financial Security, you can have a comfortable place to live in at your retirement age.
- □ With Financial Security, you won't worry about your health as you become older.
- □ With Financial Security, you are confident that your family is provided during your retirement.
- □ With Financial Security, you can retire comfortably.
- □ With Financial Security, you can always provide for your needs during retirement
- □ With Financial Security, you can travel anywhere you like when you retire.
- □ With Financial Security, you can enjoy doing new hobbies during retirement.

IMG Total Financial Solution

- Advocates the power of choice.
 Freedom to choose your own time and type of savings.
- Personal Mentoring.
 Leading members share their knowledge to newcomers.
- Supportive Environment.
 In IMG, we work as a team and cooperation is a practice.
- Lots of Training for Personal Development and Financial Literacy.

IMG's crusade to financial literacy is achieved through its series of financial education lectures.

□ Privilege in Product Availment.

Members have perks and discounts in selected financial products and services.

□ Open to any individual regardless of Social Status.

The opportunity of obtaining financial freedom is open for any individual who wants to change his/her life for the better.

□ Has trusted partner in offering financial services.

IMG has partners with premiere companies in the financial industry to offer the best of financial products and services.

□ Great Incentives.

IMG gives the best rewards for the efforts of its members.

□ Avenue to help other families.

Our members know the value of financial education and are one with IMG's crusade to promote financial literacy to other families.

Money business is the best business.

- □ Money doesn't go out of fashion.
- □ Money doesn't get spoiled or rotten.
- \Box Money is always in demand.
- \Box Money doesn't expire.
- □ Money doesn't need technical maintenance work.
- □ Money is a global commodity.
- □ Money is not a product. It acquires products.
- □ Money is not harmful to the environment.
- \Box Money business is one of the richest industries in the world.

Money is the best employee.

Learn how to let money work for you.

- \Box Money doesn't stop working.
- \Box Money doesn't get sick.
- □ Money doesn't complain.
- □ Money doesn't go on vacation.
- □ Money works 24 hours a day, 7 days a week
- □ Money works even on holidays
- □ Money is very loyal to you
- □ Money doesn't grow old
- □ Money works even when there are calamities

Shifting to a Winning Mindset

- □ Shifting to a Winning Mindset starts with a strong desire for success.
- □ Shifting to a Winning Mindset requires confidence
- □ Shifting to a Winning Mindset is a rewarding decision towards reaching success.
- □ Shifting to a Winning Mindset is powered by a strong commitment
- □ Shifting to a Winning Mindset requires the willingness to learn.
- □ Shifting to a Winning Mindset aims for better relationships with people.
- □ Shifting to a Winning Mindset is made easier with the support of the family.
- □ Shifting to a Winning Mindset requires a constant positive outlook of the outcome.
- □ Shifting to a Winning Mindset means quitting is never an option.