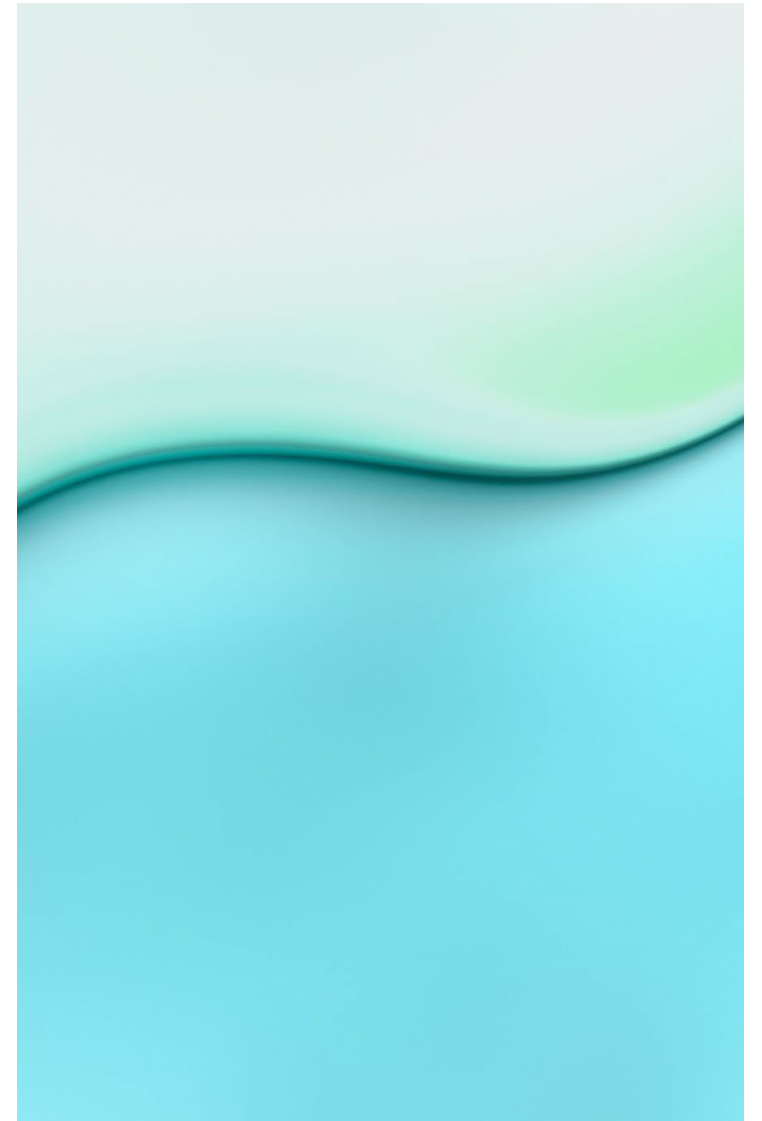


# Slow It Down!

Organizing Finances in a Digital  
Age of Gambling, Stock Trading,  
Bitcoin, Financial Shockwaves, and  
Retirement Planning





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NACD Directorship Certified®

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## Handling and Organizing for Financial Shockwaves

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## **WHAT ARE FINANCIAL SHOCK WAVES?**

- HEALTH / DISABILITY
- RELATIONSHIPS
- JOB / INCOME (UNEMPLOYMENT)
- INCOME DISRUPTIONS
- ACCIDENTS
- NATURAL OR PERSON-MADE DISASTERS

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## **PEW CHARITABLE TRUSTS 2015 SURVEY OF AMERICAN FINANCE:**

### **FINANCIAL SHOCKS IN THE LAST 12 MONTHS**

- MAJOR HOME REPAIRS - 24%
- MAJOR CAR REPAIRS - 30%
- DIVORCE, SEPARATION, WIDOWING - 4%
- HOSPITAL TRIP - 24%
- PAY CUT - 24%
- ANY OF THE ABOVE - 60%

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## **SURVIVING FINANCIAL SHOCK WAVES**

LOOK AT IT IN 3 WAYS:

- (HUMAN, SOCIAL, FINANCIAL)

### HUMAN

Death, Disability, Sickness-Disease, Addiction, Pandemic ...stops income or ups expenses

### SOCIAL

Divorce, Separation, Widowing, Taking in Family members, Reputation Loss (online or Person-to-Person)

### FINANCIAL

Theft, Fraud, Job Loss, Overspending, Under saving, Gambling, Inadequate Insurance, Investment Losses



## **HOW TO MITIGATE:**

### **EMPLOYER BENEFITS & INSURANCE**

- **DISABILITY INCOME INSURANCE**
- **GROUP LIFE INSURANCE**
- **HEALTH INSURANCE**
- **SICK LEAVE**
- **VACATION**
- **FAMILY LEAVE**
- **LAYOFF OR REDUCTION IN HOURS**



## **SOCIAL INSURANCE**

### **INCLUDES:**

- **WORKERS COMP**
- **UNEMPLOYMENT INSURANCE**
- **MEDICAID**
- **SSI**
- **CHIP**
- **SOCIAL SECURITY**
- **MEDICARE**





## NEFE INCOME SHOCKS & LIFE EVENTS

WHY RETIREMENT SAVINGS FALL SHORT

96% OF AMERICANS EXPERIENCE FOUR OR MORE INCOME SHOCKS BY THE TIME THEY REACH 70.

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## **NEFE INCOME SHOCKS & LIFE EVENTS**

**WHY RETIREMENT SAVINGS FALL SHORT**

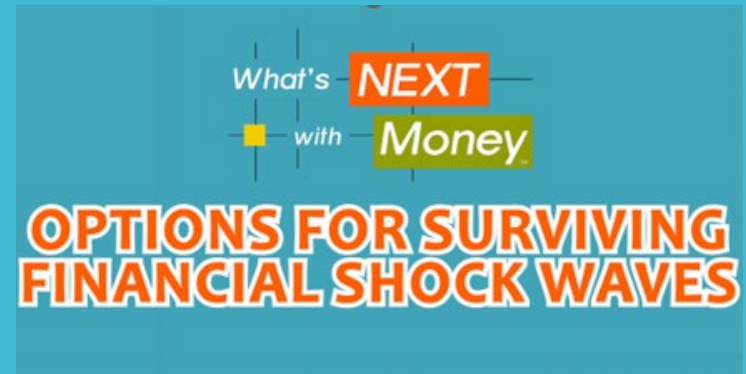
**61% PERCENT OF WORKERS AGES 25-70 EXPERIENCED AT LEAST ONE EPISODE IN WHICH THEY LOST THEIR EARNINGS FOR AN ENTIRE YEAR.**



## **OPTIONS FOR SURVIVING FINANCIAL SHOCK WAVES**

### **BEFORE:**

- TAX CONSEQUENCES
- POTENTIAL PENALTIES
- ID OTHER SOURCES OF CASH
- LIST POTENTIAL SPENDING CUTS



#### DURING:

- USE YOUR SAVINGS
- ID BEST ACTION IN LINE WITH FINANCIAL GOALS
- RESEARCH LOCAL RESOURCES – PLAN FOR HEALTH INSURANCE
- IMPLEMENT CUTS AND SPENDING REALIGNMENT
- ASK FOR ASSISTANCE, REACH OUT TO CREDITORS



## **OPTIONS FOR SURVIVING FINANCIAL SHOCK WAVES**

### RECOVERY

- PLAN TO GET BACK ON TRACK WITH SAVINGS
- ID CATCH UP SAVING ELIGIBILITY
- PAY DOWN DEBT
- REACTIVE AUTOMATIC DEPOSITS/CONTRIBUTIONS  
IF SUSPENDED



## Question of the Day:

How do you let others know about your vital financial records & documents if you die or become severely disabled?

# MONEY MAPS

**EXAMPLE MONEY MAP**

SIDE-GIG, PART-TIME,  
SEASONAL EMPLOYMENT

CORE ACCOUNT

DEBTS

ON AIR

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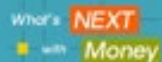
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The image shows a man in a blue and white striped shirt speaking. To his left is a blue background with a diagram titled 'EXAMPLE MONEY MAP'. The diagram consists of three shapes: a top orange oval containing the text 'SIDE-GIG, PART-TIME, SEASONAL EMPLOYMENT', a middle orange oval containing 'CORE ACCOUNT', and a bottom green rectangle containing 'DEBTS'. Lines connect the top oval to the middle oval, and the middle oval to the bottom rectangle. Above the man's head is a red sign with white text that says 'ON AIR'. At the bottom of the video frame, there is a white bar containing a red YouTube play button icon, the text 'WhatsNextWithMoney', and a red 'SUBSCRIBE' button with a white hand cursor icon. Below this bar, the website 'WhatsNextWithMoney.com' is written in small text.

## Vital Documents & Financial Records List

- Warranty info of major or unique purchases
- Home property deed & home improvements list
- Credit card photo copies / info
- Latest set of tax returns (prior 3 years)
- Banking / safe deposit info / line of credit / mortgage
- Document file for each child  
(SSA, birth, adoption, vaccine, education)
- Main documents  
(discharge certificate, marriage license, divorce, immigration, birth certificates, passports, Social Security Cards, Global Entry cards)





### Conduct a Household Inventory

Document room by room, inside and out. Including cars, boats, and outbuildings.



## Vital Documents & Financial Records List

- Auto & Homeowners Insurance
- Umbrella Liability Insurance
- Life & Disability Insurance
- Employee Benefits (2 files)
- Wills & Trusts (originals)
- Powers of Attorney (originals)
- Other Estate Documents
- Rental Properties
- Key Excel Spreadsheets  
(Net worth, Asset allocation, Small Business Info)
- Money Map
- Safe Deposit Key
- The Vital Documents and Financial Records LIST



## **Vital Documents & Financial Records List of Location Information:**

- A. Keys - house, safe deposit, car, & mailbox
- B. Family contact info, key neighbors
- C. Where is a list of digital assets (passwords)
- D. Taxes & back up files
- E. Home improvement file
- F. Medical records, claims, HSA, FSA
- G. Autos
- H. Investment records



## **Vital Documents & Financial Records List of Location Information:**

- I. Estate planning info
- J. Small business or rental real estate
- K. Checks/statements banking/credit union/brokerage
- L. Financial advisors, attorney, rental manager,  
small business advisors, tax pro, insurance pro
- M. Unpaid bills, credit card statements
- N. Employee benefits info, contact info

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**RUFADAA - Digital Assets**  
**Uniformlaws.org**



## **RUFADAA Covers:**

Computers/Tablets/Smartphones

Items uploaded, on websites, photos, docs, records

Email accounts

Social media,

Electronic communications

Crypto currencies

Online purchases & sales accounts (Amazon, eBay)

PayPal,

Music subscriptions

LinkedIn

YouTube

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## **RUFADAA Covers:**

iCloud, OneDrive

Back up services

Airline mile accounts (transferable after death)

Credit card points or cashback \$\$\$\$

Contact lists,

Text and emails

Other media subscriptions

Voice recordings

Calendars

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## **SPECIAL BONUS:**

### **Tech Checklist Before You Die:**

By Joanna Stern - The Wall Street Journal | Dec. 19-20, 2020



## **Joanna Stern's List to keep on top of our digital lives:**

- Take Inventory of your Digital Assets
- Add a digital Executor to your will
- Add digital heirs to your accounts
- Plan to pass on Your Password
- Record Your Stories

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## **SPECIAL BONUS:**

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- Add a digital Executor to your will
- Add digital heirs to your accounts
- Plan to pass on Your Password
- Record Your Stories

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## What To Do

Disclosure of the existence of such accounts



## What You Can Do

A. Adjust your estate planning documents  
(Wills, Powers of Attorney, Trust documents)



## What To Do

Introduces the idea of final greetings to family & legacy advice.



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[WhatsNextWithMoney.com/Free](https://WhatsNextWithMoney.com/Free)



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**Showcasing the Challenging Aspects of Frequent Stock Trading  
and Related Issues with Crypto/Bitcoin**





## Currency:

is a medium of exchange, store of value. An asset with value, unit of account.



## Question of the Day:

What is Bitcoin really for and where is it going?



## Bitcoin Rewards:

- It is a new asset class with a low correlation to other assets

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**Bitcoin:** is the first decentralized peer-to-peer payment network that is powered by its users with no central authority or middlemen.

- Investopedia



## Fiat:

a term used to describe currencies that are issued by governments.



## Bitcoin Rewards:

- It is taxable by the IRS, which creates legitimacy



## Bitcoin Rewards:

- Taxed at Short Term Capital Gains Rate - *If held for less than a year*  
(Ordinary Income Rate)



## Bitcoin Risks:

It is new | It has a short history





## Bitcoin Risks:

Generally Unregulated | Some Rules Not Enforced



## Bitcoin Risks:

Rules Not Enforced - Know Your Customer Rule  
Fiduciary Best Interest Standard



## MAJOR SELL-OFFS

SINCE 2012

- 14 WITH A DROP OF 30%
- 6 MORE AT 50%
- 3 MORE AT 80%

- VISUAL CAPITALIST AS REPORTED BY THE WSJ



## Crypto Retirement:

Not a Good Idea: High Cost / Fees & High Volatility  
Not Generally Offered in Workplace



# Bitcoin Risks:

The Power of Other Countries



## Crypto Tip:

Start Small - Stay Small



## Tip:

If an investment doubles, sell half... If it triples, sell it all.



# Bitcoin Takeaways

Rebalancing | Asset Allocation





## Bitcoin Takeaways

Stable Coins - Cryptocurrency pegged to the value of other FIAT Currencies.



# Bitcoin Takeaways

Many possible uses for Cryptocurrency

## Payments

- Intellectual property (Blockchain Technology – fraud recourse, but not all use this)
- Capital Formation (is it a security?)
- Safety (from currency collapse?)
- Anonymity from central governments (but they have interest in fraud and theft protection)



## Question of the Day:

How are you handling the frustration of holding on to a position when you bought high?



## Question To Ask Yourself

Would I buy that stock again?



## Buy & Sell Considerations

1. Do NOT buy on a margin. (leverage compounds the hurt)



## Buy & Sell Considerations

2. Use limit orders for buying and selling.



## 3 Reasons to Sell

from Philip Fischer's classic book  
Common Stocks, Uncommon Wisdom

- If your original concept for the stock (company) purchase was wrong.
- The company is no longer considered a top performer
- You have a better place to invest or use your money



## Reasons to Sell

- Management changes
- Governance issues
- Whistle blowers
- Illegal acts, ethics issues
- Environmental problems
- Inability to execute, build, distribute, source materials, manage supply chain
- Hacking issues
- Negligence (handling risk)
- Taking on undo risk and too much debt





## Bonus Key Point:

Buy right to avoid selling early



## **Our Unique Points of View & Situational Awareness**

You have a unique perspective as a consumer



## Question of the Day: Comment Below

What is your advice/experience with investing in something you know or in your own region/backyard?



## How Do You Invest In What You Know?

Through individual stocks (securities/equities) or sector-focused ETFs or mutual funds or indexes.

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## **S&P 500** **ORDER OF THE 11 SECTORS** **BASED ON SIZE:**

- Information Technology
- Health Care
- Financials
- Consumer Discretionary
- Communication Services
- Industrials
- Consumer Staples
- Energy
- Utilities
- Real Estate
- Materials

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# Don't look for the needle in the Haystack...When you can buy the Haystack

(John Bogle -- Vanguard)

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## Real Estate:

- SFH rentals
- Hotels
- Data centers
- Student housing
- Medical facilities
- Apartments
- Condos
- Resort properties
- Vacation properties
- Office buildings
- Warehouses
- Self-storage
- Home builders
- Building suppliers

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## 10 Investing Principles to Think About

3. You have a unique point of view and perspective.



## 10 Investing Principles to Think About

4. You are not rushed or pressured to take un-thinking fast or panicked action.





## 10 Investing Principles to Think About

5. If you liked the store, product, or service, chances are you'll love the stock or sector.



## 10 Investing Principles to Think About

6. Your dollar votes count, look at your credit, debit, and checking account statements ...see where you spend.



## 10 Investing Principles to Think About

7. Liking a product or service alone may not be an indicator of a good stock.



## 10 Investing Principles to Think About

8. You need to see if the company is healthy and in good shape.



# 10 Investing Principles to Think About

9. Core and Explore



## 10 Investing Principles to Think About

10. Can you explain a stock or investment purchase to your own child?



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## Retirement Planning – Building Momentum from 8 Points of View



## 8 AREAS YOU CAN OPTIMIZE YOUR RETIREMENT PAYCHECK

- Work
- Social Security
- Home & mortgage
- Insurance
- Savings and Investments
- Retirement Plans
- Debt
- Fraud

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Based on National Endowment  
for Financial Education (NEFE)  
and a NEFE Think Tank  
*(Retirement Income Decumulation)*

## What's Next With Money Retirement-Focused Videos

- Retirement Wealth Gaps
- To Work or Not Work after Retirement
- Recognizing the Warning Lights on your Retirement Dashboard
- When to start Social Security



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## **8 AREAS YOU CAN OPTIMIZE YOUR RETIREMENT PAYCHECK**

### **1. WORK**

*Work until full retirement age.*

- Prolonging any health care coverage
- More time to build your retirement assets
- Increasing your ability to reduce debt
- More time to plan and practice for retirement
- Time to strengthen, test, and research your part time or small business work ideas.
- Consider phased retirement at full retirement age as part-time work

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## 8 AREAS YOU CAN OPTIMIZE YOUR RETIREMENT PAYCHECK

### 2. SOCIAL SECURITY

- Try to at least go to your Full Retirement Age
- Age 62 to 67 Early Ret. (25-30% less)
- Age 67 FRA or Full Ret. Age
- Age 70 claiming SS Ret. Benefits nearly 70%+ higher
- Nearly 8% a year increase by delaying
- Consider phased retirement at full retirement age as part-time work

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## 8 AREAS YOU CAN OPTIMIZE YOUR RETIREMENT PAYCHECK

### 3. HOME & MORTGAGE

- **Fraud:** Protect home equity from mortgage schemes by making decisions based on research. Carefully investigate charges, fees, and other options.
- **Debt:** If possible plan to pay off your mortgage and otherwise reduce housing costs before retiring.

## 8 AREAS YOU CAN OPTIMIZE YOUR RETIREMENT PAYCHECK

### 4. INSURANCE

- **Work:** Use your employer-provided health care coverage as long as possible.
- **Debt:** To avoid debt, have a plan to save for out-of-pocket medical expenses and premiums.

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## 8 AREAS YOU CAN OPTIMIZE YOUR RETIREMENT PAYCHECK

### 5. SAVINGS & INVESTMENTS

- It is important to invest in diversified assets, even as you enter retirement.
- Consider how much risk you can tolerate in making your investments.
- Consider investing part of your retirement savings in an annuity that gives you a steady “paychecks” for your entire retirement.
- Set aside at least a year’s worth of living expenses in cash to avoid having to sell investments at low values.

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## 8 AREAS YOU CAN OPTIMIZE YOUR RETIREMENT PAYCHECK

### 6. RETIREMENT PLANS

- **Work:** Working longer allows you to continue contributing to and growing your retirement plan.
- **Social Security:** Use your pension (if you have one) as a bridge to Social Security.



## 8 AREAS YOU CAN OPTIMIZE YOUR RETIREMENT PAYCHECK

### 7. DEBT

- To maintain a predictable cash flow in your retirement years, pay off your consumer debt, and credit card(s), and don't borrow new money before you retire.
- Consider the 10 years before retirement as your “debt-reduction” decade.
- Maintain an emergency fund.

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## 8 AREAS YOU CAN OPTIMIZE YOUR RETIREMENT PAYCHECK

### 8. FRAUD

- **Retirement Plans:** Get good, objective advice from a qualified financial planner about how to best invest your assets to fit your personal situation.
- **Home & Mortgage:** Protect your home equity from mortgage schemes by making decisions based on research. Thoroughly investigate charges, fees, and other options.

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## Understanding the Personal Finance Dynamics of Gambling

# **GAMBLING PROBLEM**

Over 2 million adults may  
have a severe gambling problem

- (NCPG) National Council on Problem Gaming

# **GAMBLING PROBLEM**

6-9 million adults may have  
a moderate gambling problem

- (NCPG) *National Council on Problem Gaming*

# **GAMBLING PROBLEM**

6-9% of young people experience problems related to gambling

- *National Center for Responsible Gaming*



# **GAMBLING ADDICTION**

Includes all gambling behavior patterns that compromise, disrupt, or damage personal, family, or vocational pursuits.

## **PROBLEM GAMBLING**

### **Symptoms Include:**

- Increasing preoccupation with gambling
- A need to bet more money more frequently
- Restlessness or irritability when attempting to stop
- “Chasing” losses
- Loss of control manifested by continuation of the gambling behavior in spite of mounting, serious, negative consequences.

In extreme cases, problem gambling can result in financial ruin, legal problems, loss of career and family, or even suicide.

- NCPG

## **FINANCIAL WARNING SIGNS THAT GAMBLING MAY BE A PROBLEM**

We will look at financial signs,  
emotional aspects, and where  
to get specialized help,

## **FINANCIAL WARNING SIGNS THAT GAMBLING MAY BE A PROBLEM**

Actions that you can take with  
taxes, credit, income, investments,  
employment, and property

## INDICATORS OF MONEY PROBLEMS

Changes in:

- Debt
- Credit
- Assets
- Tax Positions

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**CREATE A FINANCIAL INVENTORY  
OR MONEY MAP**

Show all joint accounts &  
identify/list all individual accounts

**Also, know about all apps,  
accounts, mailing addresses, tax  
returns/forms filed**

## **Apps, Accounts, Mailing Addresses, Tax Returns/Forms Filed**

- Have a secure password inventory
- Monitor for changes in account financial positions, transfers, address changes, new smart phone, burner phone, tablets or laptops
- Monitor credit reports and credit scores
- Determine and possibly implement a credit freeze status with the credit bureaus
- Monitor for liens on home and other property
- Monitor tax/IRS correspondence

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## **SITUATIONAL AWARENESS**

BE ON TOP OF WHAT IS CHANGING

- Be aware of debt collection attempts
- Be aware of new CFPB rules
- Create a home inventory including cars, boats, trailers, collections, jewelry, plus outbuildings and storage units
- Look for unusual/unaccounted for travel, cell phones, computers, internet accounts

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## **EMOTIONAL IMPACTS & FINANCIAL ISSUES OF GAMBLING**

- Nervousness about financial discussions, Is there evasiveness when talking about money, bills, debts, assets, taxes, investment accounts?
- Family members are on pins and needles when money is discussed or researched
- Loss of trust in handling money
- Delayed awareness on the part of the family of money actions taken by the person with a gambling problem.
- Some show up as late payments, debt collection, tax problems
- Monitor mail and online accounts
- Sign up for transaction text alerts

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## **EMOTIONAL IMPACTS & FINANCIAL ISSUES OF GAMBLING**

- Consequences of raiding child's college savings, taking out student loans, ID theft
- A positive aspect of this will be that the family as a unit will become more on top of their finances for security, preservation, goal setting, and monitoring purposes

## **A POSITIVE ASPECT OF SITUATIONAL AWARENESS**

The family will become more on top of their finances for security, preservation, goal setting, and monitoring purposes

## **NEXT WE WILL LOOK AT:**

Watch for special cases of financial fraud  
and fudging to get income to feed the  
gambling disorder

**WATCH FOR SPECIAL CASES OF FINANCIAL  
FRAUD & FUDGING TO GET INCOME  
TO FEED THE GAMBLING DISORDER**

- Under reporting income, overstating deductions and credits to lower tax liability and get a bigger refund
- Lower estimated tax payments quarterly, or radically lowering withholding at work to increase paycheck
- Filing tax returns early without spouses' signature or forged signature
- Use of a RAL - Refund Anticipation Loan

**WATCH FOR SPECIAL CASES OF FINANCIAL  
FRAUD & FUDGING TO GET INCOME  
TO FEED THE GAMBLING DISORDER**

- Filing bankruptcy to evade debts
- Insurance fraud claims for accidents, theft, or other losses to get insurance money
- Suing within a family or business relationships to pressure a settlement for cash or assets that can be sold

**LOOK OUT FOR GAMBLING MOTIVATED  
FUNNY BUSINESS WITH DEBT, CREDIT,  
BORROWING, AND LIABILITIES:**

- Taking out a Second Mortgage, Late Payments, Refinancing
- HELOC (Home Equity Line of Credit)
- Reverse Mortgage
- Student Loans
- Parental Student PLUS Loans
- Business Lines of Credit
- Refund Anticipation Loan (RAL)
- Pawning Goods
- Title Loans for Cars, RVs, Boats, etc.

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**LOOK OUT FOR GAMBLING MOTIVATED  
FUNNY BUSINESS WITH DEBT, CREDIT,  
BORROWING, AND LIABILITIES:**

- Payday Lending
- Rental Center Activity
- Credit Cards
- Borrowing from a 401k, 403b, 457 at an Employer
- Trading Stocks, Options, Crypto, and Securities on Margin
- Pledged Asset Loans on Taxable Securities from Brokerage Firms

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## **LOOK OUT FOR OTHER WAYS OF GETTING FUNDS TO FEED PROBLEM GAMBLING**

- Day Trading
- Pledges of Collateral
- Borrowing Features
- Cashing Out
- Sold
- Gifted
- Title Changes
- Home Title/Mortgage Issues
- Car Title Loans
- Selling Home Furnishings, Tools, Recreational Equipment

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## **LOOK OUT FOR OTHER WAYS OF GETTING FUNDS TO FEED PROBLEM GAMBLING**

- Rental Property
- Small Businesses
- Checking Account
- Collectables
- Peer-to-Peer Payment Systems
- Savings Accounts
- Health Savings Accounts
- 529 Educational Accounts
- UGMA Accounts for Children
- Brokerage Accounts

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## **LOOK OUT FOR OTHER WAYS OF GETTING FUNDS TO FEED PROBLEM GAMBLING**

- High Risk & High Frequency Day Trading
- Trading on Margin
- Options Trading
- Shorting Stocks
- Stalking Meme Stocks
- Crypto Wallets
- Crypto Exchanges
- Retirement Accounts
- Individual Retirement Accounts
- Tax Refunds

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## **LOOK OUT FOR OTHER WAYS OF GETTING FUNDS TO FEED PROBLEM GAMBLING**

- Rewards points used or cashed in for merchandise to be sold
- Stored value, prepaid cards, or gift cards
- Inordinate store returns for gift cards or cash
- Taking/claiming Social Security early

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# You Are Not Alone

If gambling is creating problems for you and your family, there is Help and Hope.

[Help Starts Here](#)

## Get Help Now ✕

Call or text the 24-hour Helpline to get started.

**1-800-547-6133**

Or, chat with a specialist by clicking below

[Chat](#)

**24 HOUR CONFIDENTIAL  
NATIONAL HOTLINE:**

Call: 1-800-522-4700

Chat: [ncpgambling.org/chat](https://ncpgambling.org/chat)

Text: 1-800-522-4700

# OTHER RESOURCES

GA - Gamblers Anonymous  
- 20 Questions

Gam-ANON - For Family Support

Employee Assistance Programs (EAPs)

Dropping Credit Offers:  
888-5OP-TOUT or 888-567-8688

Credit Freezes from 3 Credit Bureaus

Credit Counseling - [nfcc.org](http://nfcc.org)

Casinos - Self-Exclusion Lists





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## **Building Wealth through Homeownership**

### **PRO TIP 1 OF 5**

#### **LOOK AT THE CURRENT AND POTENTIAL MARKET**

Too much supply, too little, a declining market, interest rates, frothy market, too many eager buyers

# RENTING VS OWNING

Check with a local/regional  
apartment association for area  
surveys

# ADDITIONAL HOUSING PRESSURE

1 in 5 single family homes are being bought  
by corporate homebuyer companies

## Building Wealth through Homeownership

### PRO TIP 2 OF 5

#### LOOK AT THE BUILT ENVIRONMENT

The land and weather. What happens throughout the year?

A 100-year flood, earthquakes, tornadoes, hail,  
hurricanes, heat, drought, wildfire

## Building Wealth through Homeownership

### PRO TIP 3 OF 5

#### LOOK AT THE LOCATION

The neighborhood and the house

Look at the neighborhood, and the issues of location that impact access to jobs, schools, safety, nearby family, transportation

## **Building Wealth through Homeownership**

### **PRO TIP 4 OF 5**

**MAKE SURE YOU SHOULD AND CAN AFFORD IT**

Loan - Term, interest rate, price, insurance, taxes, utilities,  
HOA fees, possible future assessments, repairs,  
preliminary plan for phased improvements/repairs

## **Building Wealth through Homeownership**

### **PRO TIP 5 OF 5**

**CONSIDER THE WEALTH BUILDING POSSIBILITIES**

**YIMBYism ... (yes in my back yard)**

**Opening up new wealth and ownership possibilities**