WEALTH & WORTH

THE LIFE YOU BUILD, THE LEGACY YOU LEAVE.

FINANCIAL INSIGHTS
FOR A MEANINGFUL LIFE

CREATING FINANCIAL OPPORTUNITIES

By J. Rowan Håle

THE MONEY ASSESSMENT & MONEY AUDIT

A Practical Way to Understand, Plan and Grow Your Financial Future



Angelia's Story

Building Through Adversity

By Angelia Scott-Dunbar



Wealth & Worth
MAGAZINE

Smarter Choices. Stronger Tomorrows.

wealthandworthmagazine.com

PRACTICAL STEPS FOR A BRIGHTER TOMORROW



Simple ideas that make a real difference in your financial life.

REVIEW WHERE YOU ARE

Before setting new goals, take a clear look at your financial picture. Knowing where you stand helps you make better decisions for what's next.

- Check your income, expenses, and savings.
- Look at retirement accounts and investments.
- Identify any debts you want to reduce.
- Celebrate your progress, no matter how small.

MAKE A PLAN THAT FITS YOUR LIFE

A financial plan doesn't have to be complicated. It should reflect your values, your goals, and the life you want to live.

- Set realistic goals for the next 6–12 months.
- Build a budget that gives you flexibility.
- Plan for both expected and unexpected expenses.
- Include time for the things that bring you joy.

EXPLORE NEW OPPORTUNITIES

The final months of the year can be a great time to make strategic moves.

- Consider tax-smart strategies.
- Look into boosting retirement contributions.
- Review insurance coverage.
- Explore ways to grow your income or skills.

PROTECT WHAT MATTERS

Financial security isn't just about building wealth — it's also about protecting it.

- Update your estate plans and beneficiaries.
- Review important documents.
- Talk with trusted advisors.
- Make sure your digital assets are included.

FALL FINANCIAL CHECKLIST

- ☐ Review your budget
- ☐ Check retirement accounts
- ☐ Organize important documents
- ☐ Evaluate insurance coverage
- ☐ Make or update your estate plan
- ☐ Plan for year-end tax strategies
- ☐ Set financial goals for next year
- ☐ Schedule time with a trusted advisor



A BRIGHTER TOMORROW

The end of the year isn't just about closing a chapter. It's an opportunity to open a new one — with greater confidence, clearer goals, and a stronger financial foundation. With a little planning and the right support, you can move into the new year with peace of mind and more freedom to enjoy the life you've worked hard to create.

Welcome

TO

WEALTH & WORTH

Wealth is more than a number.
It's a legacy in the making.

Welcome to Wealth & Worth—your guide to financial clarity, smart decisions, and a life of lasting impact.

In these pages, you'll find trusted insights, practical strategies, and inspiring stories from experts and leaders who are building wealth with purpose and leaving legacies that matter.

Our mission is simple: to empower you with knowledge, confidence, and actionable ideas to grow, protect, and multiply what you've worked so hard to build.

Whether you're planning for today, tomorrow, or generations to come, we're here to help you create a future that reflects your values and vision.

Thank you for being part of this journey.

Let's build wealth that creates worth—together.

Robin Roberson

FOUNDER & PUBLISHER
LeverageUp Media



WEALTH & WORTH

THE LIFE YOU BUILD, THE LEGACY YOU LEAVE.

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INTEGRITY | PURPOSE | FAMILY | IMPACT | FUTURE

From the Publisher



A Woman's Worth Is More Than a Number

There is something remarkable about women who decide it's time to take ownership of their lives.

Sometimes that decision comes early, with a business idea and the determination to make it succeed. Sometimes it comes after years of putting everyone else's needs first. And sometimes it comes after life has delivered challenges so difficult that simply finding the courage to begin again feels like an accomplishment.

Whatever the circumstances, the decision to move forward can change everything.

This issue of *Wealth & Worth* places a special emphasis on women in business, financial independence, and the confidence to recognize the value of what we bring to the table.

In **"Rewriting Your Money Story: A Woman's Guide,"** we explore how our beliefs about money influence the choices we make and how changing those beliefs can open the door to new possibilities.

"Treat the First Offer as the Starting Point – Not the Final Answer" and **"The Price of Staying Silent: Why Women Must Learn to Negotiate"** remind us that advocating for ourselves isn't selfish. Whether we're negotiating a salary, a business agreement, or the value of our services, understanding our worth is an essential part of building financial security.

For women ready to turn an idea into something tangible, **"How Women Entrepreneurs Can Turn Ideas Into Thriving Startups"** offers practical direction for taking those important first steps.

But one of the most inspiring features in this issue is the story of **Angelia Scott Dunbar**.

In **"How Angelia Scott Dunbar Turned Life's Hardest Battles Into a Blueprint for Faith, Ownership, and Generational Legacy,"** we meet a woman whose journey reminds us that our most difficult experiences do not have to define our future.

I especially encourage you to read Angelia's story if you're standing at a crossroads, uncertain about where to go, what to do, or even how to begin. Sometimes hearing how someone else found a way forward is exactly the encouragement we need to take that first step.

And because financial progress requires more than inspiration, **Banking with the Frys** brings us two valuable resources: a **Money Mindset Assessment** and a **Money Audit**. Together, they

encourage readers to examine how they think about money, how they manage it, and where there may be opportunities to make more intentional financial decisions.

And have you ever asked yourself, **“Do You Really Need a Traditional Emergency Fund?”** Or considered **“The Skeptic's Paradox: Why We Trust Banks More Than Ourselves”**? In these two articles, **Sandra Fry** challenges familiar assumptions about money and offers a realistic perspective that encourages us to question conventional financial thinking rather than simply accepting it. Sometimes the most valuable financial insight begins with asking a different question.

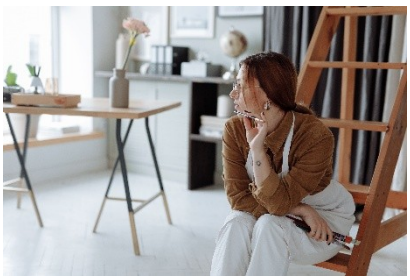
Throughout this issue, you'll discover ideas and perspectives designed to help you think differently about wealth, opportunity, and the future you're creating.

Because wealth isn't simply about what we accumulate. It's about the choices we have, the independence we build, and the legacy we leave behind.

And worth?

Worth is something we should never have to apologize for recognizing in ourselves.

Enjoy this issue. I hope you find something within these pages that inspires you to take your next step, whatever that step may be,



Robin

Robin Roberson
Founder & Publisher
LeverageUp Media | Wealth & Worth

Real People. Real Insights. Real Impact.



THE WEALTH OF ENOUGH

Sometimes the smartest financial decision is knowing when you already have enough.

We spend much of our lives working toward more. More income. More savings. More security. More opportunities.

But somewhere along the way, an important question gets lost:

What does enough look like for me?

Enough isn't the same for everyone. For one person, it's a comfortable retirement. For another, it's freedom from debt, the ability to travel, or simply knowing the bills are paid without worry.

True financial confidence isn't necessarily measured by the size of an account. It's measured by the choices that account allows us to make.

A LITTLE SOMETHING TO PONDER

If you stopped measuring your financial success against someone else's, would you discover you're already wealthier than you thought?

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Timeless wisdom.
A legacy of purpose.



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MONEY MATTERS

Financial Clarity. Peace of Mind. A Better Life.

SMALL CHOICES TODAY. STRONGER TOMORROWS.

Good money habits don't just build balance — they build freedom, security and opportunity.

PLAN PURPOSEFULLY

Know where your money goes so you can spend with intention and save with confidence.

SAVE CONSISTENTLY

Build an emergency fund and create financial cushion for life's surprises.

INVEST WISELY

Grow your money over time and let compounding work in your favor.

LIVE GENEROUSLY

Use your resources to bless others and create a lasting impact.



MANAGE TODAY. BUILD TOMORROW. SECURE FOREVER.

Wise choices today lead to financial freedom tomorrow.

WEALTH & WORTH

FALL FINANCIAL CHECKUP



Are You Making the Most of Your Money?

Why the final months of the year may be your most valuable opportunity to plan ahead.

Autumn has a way of reminding us that change is inevitable. The leaves turn brilliant shades of gold and crimson, the air grows cooler, and our calendars begin filling with holiday plans and family gatherings.

But while we're preparing our homes and schedules for the season ahead, there's another area of life that deserves our attention: our financial well-being.

The final months of the year offer something surprisingly valuable — an opportunity to pause, evaluate where we stand, and make thoughtful decisions that can influence our financial future. And unlike New Year's resolutions, which often focus on what we hope to accomplish someday, fall financial planning is about what we can still accomplish today.

A SEASON FOR MORE THAN LOOKING BACK

For many people, financial planning begins and ends with filing an annual tax return. We gather receipts, organize paperwork, meet with an accountant, and breathe a sigh of relief when everything is finished.

But filing taxes and planning finances are two very different things.

Tax preparation tells us what happened. Financial planning helps us determine what happens next.

A thoughtful year-end review looks beyond the numbers on last year's return. It considers how our circumstances have changed, whether our financial strategies still make sense, and what opportunities might be available before December 31.

Perhaps your income increased this year. Maybe you started a business, changed jobs, purchased a home, or are caring for aging parents. Each of these life events can affect your financial plan — and the steps you may want to take now.



FROM SURVIVING TO BUILDING

How Angelia Scott Dunbar Turned Life's Hardest Battles Into a Blueprint for Faith, Ownership, and Generational Legacy

By Angelia Scott Dunbar

Some people build houses. Others build businesses. Angelia Scott Dunbar is building something far greater—a legacy born from faith, forged through survival, and designed to outlive her. Before she became a builder, developer, entrepreneur, and founder of BuildHEIRS Network, Angelia was a woman fighting battles that threatened to destroy everything she hoped to become.

Cancer challenged her body. Life challenged her strength. Financial setbacks challenged her stability. And a male-dominated construction industry challenged her determination to succeed. But through every season, one foundation remained unshaken: her faith in God. Today, through her personal brand, Faith Of A Female Builder, Angelia is transforming life's hardest lessons into opportunities for others to build wealth, create ownership, and establish generational legacies. Her story isn't simply about overcoming adversity.

It's about refusing to allow what you've survived to determine what you're capable of building

WHEN SURVIVAL BECOMES PURPOSE.
Surviving cancer twice changed Angelia's perspective on life. But cancer wasn't her only battle. Personal trauma, financial hardships, professional disappointments, and seasons of uncertainty repeatedly tested her faith. There were moments when the future looked nothing like the promises she believed God had placed upon her life. Yet she kept moving.

"Before I ever learned how to build a foundation in the ground, God was teaching me how to build a foundation in Him." For Angelia, faith isn't a slogan attached to a business. It's the foundation that sustained her when circumstances offered little reason to believe things would improve. Her journey also revealed something profound: surviving isn't the same as healing, and overcoming adversity doesn't automatically create opportunity. For years, she celebrated the resilience of others through her Survivors Ball, honoring survivors and caregivers whose courage deserved recognition. But eventually, her purpose expanded beyond celebrating survival. She wanted to help people build something meaningful with the lives they fought so hard to preserve.

That realization would become central to her mission.

FROM SURVIVAL TO OWNERSHIP
With more than two decades of experience in real estate and mortgage-related industries, Angelia transitioned into homebuilding in 2015 and real estate development in 2018. Her experience spans residential construction, multifamily development, commercial projects, and land development. But her greatest lesson wasn't simply how to construct buildings. It was understanding how ownership creates opportunities that employment and income alone may never provide. She recognized that countless hardworking people spend their lives helping build someone else's wealth without understanding how to establish assets of their own. Many aren't lacking ambition. They're lacking access, exposure, education, and someone willing to show them what's possible.

And that's where Angelia saw an opportunity to make a difference. "You cannot build what you don't believe you're capable of owning." Her philosophy challenges people to move beyond simply earning a living and begin thinking about what they're creating for future generations.

Because financial survival and generational wealth are two very different things.

BUILDHEIRS: MORE THAN BUILDING HOUSES

That vision became the driving force behind BuildHEIRS Network, a platform dedicated to helping individuals transition from aspiring investors into informed owners, builders, and developers. The name itself reflects the mission. HEIRS represents the generations who will benefit from what is built today. Through BuildHEIRS and its Heir Architect Accelerator mentorship program, Angelia introduces participants to the realities of residential construction, multifamily development, commercial real estate, and land development.

Her approach extends beyond traditional classroom instruction. Participants gain exposure to active projects, construction processes, development strategies, and the decisions that influence profitability and long-term ownership. From evaluating land and understanding financing to navigating inspections, managing construction, and recognizing investment risks, Angelia emphasizes preparation over speculation. She believes confidence should come from knowledge, not simply the willingness to take risks.

Her philosophy is straightforward:

A DIFFERENT WAY TO THINK ABOUT WEALTH

THE PRINCIPLES

Risk before reward.

Capital before cosmetics.

Strategy before emotion.

Legacy before lifestyle.

THINK LONG TERM. BUILD WITH PURPOSE.

But the greatest transformation she hopes to create isn't merely technical. It's personal. She wants individuals who once believed development was beyond their reach to begin seeing themselves as capable of participating in it. Because sometimes the first thing that must be rebuilt isn't a property. It's the belief that you deserve an opportunity to own one.

BUILDING PEOPLE BEFORE BUILDING PROPERTY

For Angelia, construction has become more than a profession. It's a powerful reflection of life. Every successful structure requires a solid foundation, careful planning, patience, and the ability to withstand unexpected challenges. So does building a meaningful future. A foundation cannot be rushed without consequences. Neither can personal growth. Every delay isn't a denial. Every

setback isn't a failure. And every season of rebuilding isn't evidence that the original vision was wrong. Sometimes the process is preparing you to carry something greater. Through Faith Of A Female Builder, Angelia connects these practical construction principles with biblical lessons about perseverance, obedience, stewardship, and trusting God's timing. Her message resonates beyond aspiring developers. It speaks to survivors, single parents, veterans, entrepreneurs, and anyone who has ever questioned whether life has passed them by. Her expanding mission also includes BuildHER Retreat, an experience created to help women embrace healing, restoration, and personal renewal. Because Angelia understands something that success alone cannot teach: You can build an empire and still need to rebuild yourself.

THE LEGACY IS BIGGER THAN THE BUILDER

Angelia's journey is a reminder that legacy isn't determined solely by what we accumulate. It's measured by what we create, whom we empower, and what remains when we're no longer here. Her mission is to help others recognize that their circumstances don't have to become their inheritance. Through faith, education, preparation, and intentional ownership, cycles can be challenged and new possibilities created. She isn't promising that building wealth will be easy. She knows firsthand that construction brings delays, markets change, investments carry risks, and even experienced developers encounter setbacks. But she also knows that remaining where you are carries its own cost. And sometimes the greatest risk is allowing fear to prevent you from beginning.

Today, Angelia continues building projects while creating pathways for others to understand the process. Her vision is bigger than houses, buildings, or land. It's about transforming survivors into builders, builders into owners, and ownership into generational legacy. Because the ultimate measure of her success won't simply be how many structures bear her influence. It will be how many lives were changed because she refused to stop building. And perhaps that is the most powerful lesson of all. What tried to break you may become the very experience that prepares you to build something extraordinary. “I survived what was meant to stop me. I built what they said I couldn't. And now I'm teaching others how to build what will outlive them. That's not just business. That's faith. That's purpose. That's legacy.”

From surviving to building. From building to ownership. From ownership to legacy.

ANGELIA SCOTT DUNBAR | BUILDER • DEVELOPER • FOUNDER,
https://buildheirsnetwork.com/

Creating Financial Opportunities

By J. Rowan Hale

Most people wait for financial opportunities to appear. They scroll, they hope, they refresh job boards, and they check their bank apps with the quiet belief that something good will eventually land in their lap. That approach keeps a lot of smart, capable people stuck in the same place year after year. The truth is simpler and more empowering: the people who build real wealth are rarely the ones who wait the longest. They are the ones who learn how to create opportunities instead of just looking for them.

Creating financial opportunities is not about luck, inheritance, or knowing the right people at the right time. It is a skill. Like any skill, it can be practiced, improved, and turned into a reliable way of moving through the world. It begins with a shift in how you see everyday situations. Where most people see inconvenience, noise, or "just the way things are," opportunity creators see openings. They notice gaps, friction, unmet needs, and quiet frustrations that others walk past. Then they decide to do something about them. This mindset is not reserved for entrepreneurs or people with large savings. It belongs to anyone willing to pay closer attention and take small, consistent action. A university student who notices classmates struggling with a particular course and starts offering paid tutoring sessions is creating a financial opportunity. A young professional who sees that her office constantly runs out of decent coffee and begins supplying better beans and equipment is creating one too. A person who realizes their neighborhood has no reliable evening food delivery and starts coordinating with local cooks is doing the same thing. These are not grand, dramatic moves. They are ordinary observations turned into value.



The first step is learning to notice what other people overlook. Most of us

move through our days on autopilot. We complain about slow service, confusing processes, missing products, or wasted time, then keep walking. Opportunity creators pause at those moments. They ask simple questions: Why does this keep happening? Who else is frustrated by it? Is there a cleaner, faster, or more pleasant way this could work? What would people pay to make this problem smaller? Those questions turn irritation into information.

Once you start collecting those observations, the next move is to test them without waiting for perfect conditions. Many people stall here because they believe they need more money, more time, or more credentials before they can begin. In reality, the cheapest and fastest way to learn is to start small. Offer the solution to a handful of people. Charge something modest. Deliver it yourself. Watch what happens. The feedback you get from real people is more valuable than any business plan written in isolation. You discover quickly whether the idea has legs, what people actually care about, and where you need to adjust.



Creating opportunities also requires a different relationship with risk. The common fear is that trying something new will leave you worse off. That fear is understandable, especially when money already feels tight. But the greater risk is often staying exactly where you are

while costs rise, skills stagnate, and options slowly shrink. Small experiments reduce that bigger risk. When you test ideas in controlled ways—using evenings, weekends, or spare capacity—you protect your main income while still moving forward. Over time those experiments compound. Some fail quietly. A few work. The ones that work become the foundation for larger moves.

Another powerful part of this process is learning to package what you already know or already do. Many people underestimate the value of their existing knowledge and experience. The skills you use at work, the problems you have already solved in your own life, the things friends and family regularly ask you for help with—these are often the raw material for financial opportunities. Teaching, organizing, fixing, connecting, explaining, and simplifying are all services people will pay for when presented clearly. The key is to stop treating your abilities as ordinary and start treating them as solutions someone else needs.

Networking plays a role, but not in the forced, transactional way many people imagine. Real opportunity creation grows out of genuine usefulness. When you consistently help people solve problems, introduce them to resources, or share useful information without immediately asking for something in return, you become someone others remember. Over time those relationships surface openings that never appear on public job boards or social media posts. People start bringing ideas, partnerships, and referrals to you because they trust that you follow through.

Money itself becomes easier to attract when you treat it as a tool rather than a distant goal. Creating financial opportunities is ultimately about increasing the number of ways value can flow toward you. That might mean developing a side skill that generates income, building a small product or service, improving how you negotiate, or simply becoming the person who reliably delivers results. Each new channel reduces pressure on any single source of income and gives you more room to choose rather than merely react.

There is also an internal dimension that matters just as much as external action. Creating opportunities requires a quiet confidence that you are capable of producing value. Many people carry old stories about not being “business-minded,” not being creative enough, or not having the right background. Those stories keep them passive. Replacing them with a more accurate view—that opportunity creation is a learnable process of noticing, testing, and refining—changes what becomes possible. You stop waiting for permission and start giving yourself experiments.

Consistency separates people who dabble from people who build. One good idea tried once rarely changes a life. The same idea improved over months, or a series of related

experiments stacked together, can. Treat the process like training. Some weeks you will notice more than you can act on. Other weeks you will act and get little response. Both are useful data. The people who keep going through the quiet periods are the ones who eventually look up and realize their financial situation has shifted.

The broader impact of this approach reaches beyond personal bank accounts. When more people learn to create opportunities instead of competing for a fixed number of existing ones, the entire environment becomes more dynamic. New services appear. Local problems get solved. Young people see models of agency rather than only models of waiting. That is why the topic matters for platforms like Wealth and Worth. It is not just advice about making more money. It is an invitation to think differently about what is possible in ordinary days.



You do not need a dramatic origin story or a perfect plan to begin. You need curiosity about the friction around you, the willingness to test small solutions, and the patience to keep refining what works. Financial opportunities are not scarce. They are simply under-noticed. The moment you start treating everyday problems as potential openings, the landscape changes. What once looked like noise becomes material. What once felt like waiting becomes movement.

The people who build better financial futures are rarely the ones who found a single perfect chance. They are the ones who practiced creating many small ones until the pattern became clear. That practice is available to anyone willing to look closer and act sooner. Start with what is already in front of you. Notice one recurring frustration this week. Ask who else feels it. Offer a simple fix to a few people. See what happens. That is how the process begins and how it keeps expanding.



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Protect your assets and create lasting generational impact.



SANDRA & MIKE FRY

FOUNDERS, FRY & COMPANY

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REAL PEOPLE. PROVEN SYSTEMS. PERSONAL STEWARDSHIP.

EMPOWERING YOUR JOURNEY:
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Unlocking Potential, Building Legacies.

Discover how Angelia Scott Dunbar is transforming lives, paving the way for entrepreneurs and community leaders.



ANGELIA'S BUILDHER PRINCIPLES: A HOLISTIC APPROACH

Proven strategies for scaling businesses, fostering leadership, and intentional living.

THE BUILDHER FOUNDATION

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Explore your leadership and relationship and potential.

FESTERING GROWTH STRATEGIES.

Fostering competh growth to growth strategic.

CREATING LASTING COMMUNITY LINKS.

Creating your lasting community and community leaders.



ANGELIA SCOTT DUNBAR | Founder, Female BuildHER

Infinite Banking Specialists & Authors

Survivor's Ball Founder Angelia Scott-Dunbar-

"Survivor's Ball originated by me realizing there are too many people stuck in dark spaces, that need help to come out in order to live in their purpose. When I was going through Cancer, I realized I had to Choose to Live. It takes so much out of you, that you have to make a choice."

I want to use my platform to reach back and help someone start their healing process. Show them they too can make it out. And that they are and can be all that God called them to be. I remind them, I am just like you. A survivor!

(Contact Phone Placeholder)

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the-angelia-scott-dunbar-b04094177/

Do You Really Need a Traditional Emergency Fund? Here’s the Truth

By Mike Fry

Most people have been lied to.

They are told to take six months of their hard-earned income and let it rot in a savings account.

They call this an "Emergency Fund."

I call it a stagnation trap.

If you are a farmer, an oilfield worker, or a business owner, you know that idle equipment is a liability.

Why would you treat your capital any differently?

The traditional advice to keep cash in a low-interest bank account is built on a foundation of fear.

It assumes that your money can only do one thing at a time.

It assumes that for money to be "safe," it must be static.

This is the mindset of SCARCITY.

We are here to discuss the mindset of STEWARDSHIP.

VALUE IS CONTEXTUAL

Nothing is inherently good or bad, big or small, until it is compared to something else.

Is $50,000 in a savings account a "good" emergency fund?

Relative to zero, yes.

Relative to a SYSTEM that allows that same $50,000 to grow, protect your family, and be utilized as capital simultaneously?

It is a failure of logic.

The value of your cash is relative to its ACCESSIBILITY and its USE.

In a traditional bank, your cash has high accessibility but zero use.

It sits. It waits. It loses purchasing power to inflation every single hour.

You have been taught to prioritize the "rainy day" over the "opportunity day."

This is where the distinction between Dead Money and Working Capital becomes vital.

DEAD MONEY VS. WORKING CAPITAL

DEAD MONEY is capital that has been removed from the economy and placed in a vault where it performs a single, lonely task: existing.

When you put money in a traditional emergency fund, you are effectively burying it.

You are trading the potential of that capital for a false sense of security.

WORKING CAPITAL, however, is money in motion.

In the Infinite Banking Concept, we don't "save" for emergencies.

We build a pool of capital that is INTENTIONAL and strategic.

We use participating whole life insurance as the chassis for this pool.

Why?

Because in this SYSTEM, your money is never truly idle.

Even when you access your cash for an "emergency": or better yet, an investment: your full capital continues to compound within the policy.

The Law of Vibration states that everything is in motion.

Your money should be no exception.

THE TRAP OF THE "RAINY DAY"

Most people spend their lives looking for clouds on the horizon.

They fund their emergency accounts with a "just in case" mentality.

This is a reactive way to live.

Do not wait for the storm. Build the infrastructure to handle any weather.

If you are an oilfield worker and your truck breaks down, that is an emergency to the man with no SYSTEM.

To the man with a Financing System, it is simply a line item in his cash flow.

He doesn't "spend" his emergency fund.

He collateralizes his capital, handles the repair, and continues to earn dividends on every dollar he "spent."

THE FINANCING SYSTEM: A SUPERIOR POOL OF CAPITAL

When we talk about a Family Banking System, we are talking about creating your own economy.

A traditional emergency fund is a one-way street.

You put money in. You take it out. The balance goes to zero. You start over.

This is a cycle of dependency.

A whole life policy designed for high early cash value functions as a reservoir.

It provides liquidity that is contractually guaranteed.

It provides a death benefit that ensures your LEGACY is built, even if you aren't here to finish the job.

And it provides the ability to be your own banker.

When you need capital, you don't ask a bank for permission.

You don't fill out credit applications or grovel for a decent interest rate.

You exercise your contractual right to a policy loan.

The insurance company sends you the check, and your cash value stays in the policy, earning as if you never touched it.

This is how you turn an "emergency" into a non-event.

STEWARDSHIP VS. SCARCITY

Stewardship is the careful and responsible management of something entrusted to one's care.

If you are a business owner, you have a duty to ensure your capital is performing at its maximum capacity.

Leaving six months of overhead in a 0.01% savings account is not stewardship.

It is a surrender of opportunity.

We must shift our BELIEF from the idea that cash must be stagnant to be safe.

True safety comes from CONTROL.

True safety comes from a SYSTEM that is not correlated to the whims of the stock market or the predatory lending practices of commercial banks.

THE SYSTEM REQUIRES PATIENCE

You cannot start a policy today and expect a fully funded banking system tomorrow.

It takes time to build the pool.

But once that pool is established, it becomes an indestructible foundation for your family or business.

You move from a position of "How will I pay for this?" to "How will I finance this?"

The difference in those two questions is the difference between a consumer and a capitalist.

One is a victim of circumstances; the other is a steward of a SYSTEM.

FINAL THOUGHTS

Do you need an emergency fund?

No. You need a Financing System.

You need a pool of capital that serves your family today and your legacy tomorrow.

You need to stop letting your money die in a bank and start putting it to work in a environment where it can grow uninterrupted.

The "truth" about emergency funds is that they are a compromise.

And in the world of high-level finance and legacy building, compromise is the first step toward mediocrity.

Be INTENTIONAL.

Build the SYSTEM.

Own the process.

If you are ready to see how this applies to your specific situation: whether you are managing a farm, an oilfield crew, or a growing business: explore our presentation on how to stop being a customer of the bank and start being the bank.

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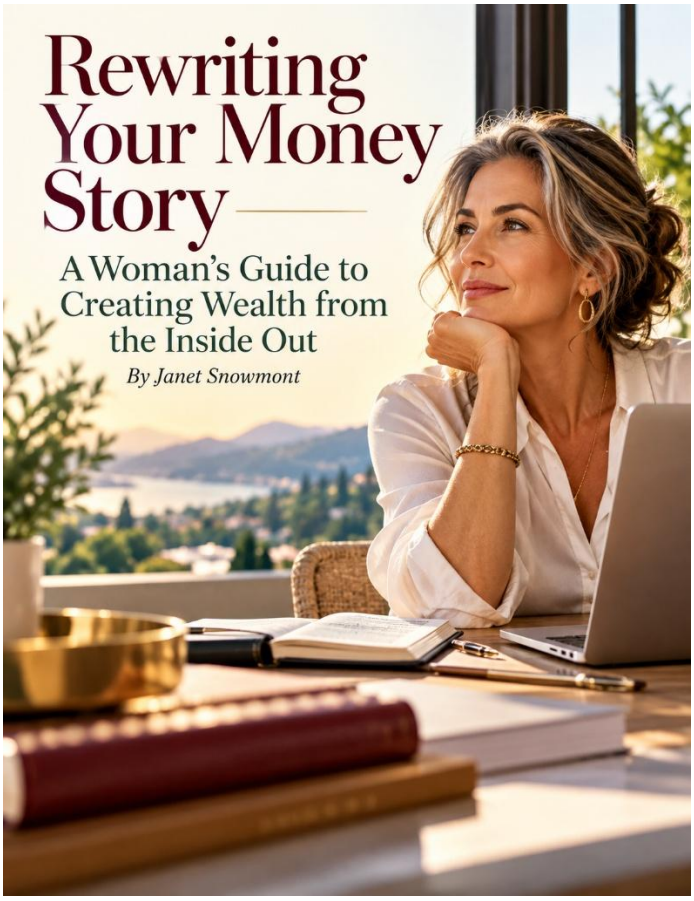

Rewriting Your Money Story: A Woman's Guide to Creating Wealth from the Inside Out

By Janet Snowmont

Money can be a source of empowerment or anxiety, often depending less on how much you have and more on how you think about it. For women especially, the path to financial success can feel riddled with mixed messages, outdated gender roles, and internalized doubts. But here's the truth: the way you think about money — your money mindset — shapes every financial decision you make. Shifting that mindset doesn't just change your bank account; it changes your life. The journey to financial well-being starts in your mind, long before it reaches your wallet.

Biases That Sabotage Financial Growth

Let's start with what gets in the way. Many women unknowingly carry around financial biases that lead to poor decision-making. One of the most common is favoring immediate gratification over long-term gain. Whether it's retail therapy after a tough week or saying yes to a vacation you can't quite afford, the short-term dopamine hit often wins out over the delayed reward of savings or investments. Then there's the tendency to overreact to new information. A market dip shouldn't inspire panic-selling, but it does — fear overrides strategy. Another quiet saboteur is overestimating your own financial skills without ever seeking advice. It's a defense mechanism: if you've been told money's not your lane, you fake confidence instead of asking questions. And finally, many women harbor an outsized fear of financial loss. That fear leads to avoiding risk altogether, even when calculated risk is the only way to build real wealth.

Cultivate a Positive Money Mindset

You can't build a new financial future without letting go of the old one. That means forgiving yourself for past money mistakes. Bought a car you couldn't afford? Took out a loan you didn't understand? Join the club. It's not about shame, it's about learning. Next, take time

to explore the emotions you've attached to money. Does it feel like freedom or fear? Power or punishment? Understanding where those feelings come from — your upbringing, your relationships, your culture — helps you separate fact from fiction. Comparison is another silent killer of financial peace. You might look at someone else's life and feel behind, but you don't see their debt, their stress, or their help behind the scenes. Their story isn't your path. Replace comparison with small, steady habits: automatic savings, tracking expenses, or reading one article a week about money.

How a Degree Can Transform Your Career

Sometimes, the biggest boost to your income comes from formal education. Earning a degree can open doors to higher-paying roles, promotions, or entirely new career paths that were previously out of reach. The good news is you don't have to put your life on pause to do it. Online degree programs let you study on your schedule — while working full-time or taking care of your family. And if you're already a nurse, you can enhance your skills and boost your earning power when you choose an online RN to BSN program.

Turn Skills Into Income



Once your mindset shifts, it's time to make the money match the mindset. Earning more doesn't always mean taking on another full-time job. Start with what you already know. Can you tutor? Design websites? Organize closets? There's a demand for that. Take stock of your skillset, then find a side hustle that doesn't drain you. Don't be afraid to raise your rates or ask for a raise — men do it all the time, and you're just as valuable. You might also consider certifications or short-term training programs to boost your earning power without the time and cost of a traditional degree. And don't overlook networking. Opportunities come through people, not job boards. Let friends and mentors know you're open to more.

Ways to Save Without Suffering

Saving money doesn't have to mean deprivation. In fact, if it feels like punishment, you won't stick to it. One effective method is the "pay yourself first" model: set up an automatic transfer to savings right after each paycheck lands. That way, you never get the chance to spend what you meant to save. Next, audit your subscriptions and recurring expenses. Are you paying for five streaming services and a gym you never go to? Cut ruthlessly. Also, rethink the way you grocery shop. Prepping meals in advance and buying in bulk doesn't

just save money — it saves time and energy. And finally, redefine what a splurge looks like. Sometimes the best reward is having options down the road.

Build a Circle of Support

Your money mindset thrives in community. If everyone around you sees debt as normal and wealth as selfish, it's going to be hard to think differently. Start connecting with people who share your financial values and goals. That might mean joining a money-minded Facebook group, finding a financial coach who works specifically with women, or just having regular check-ins with a friend who also wants to grow. Share wins. Talk about setbacks. Normalize conversations about salary, savings, and self-worth. The more you talk about money, the less power it has to shame you.

Why Healing Matters

It's easy to talk numbers and strategies, but real transformation comes when you heal the emotional wounds that keep you stuck. Maybe you grew up hearing that money was the root of all evil, or maybe your first serious relationship involved financial control. Those experiences leave marks. It's worth unpacking them — whether through journaling, therapy, or open dialogue. Because once you stop seeing money as a source of fear or guilt, you free yourself to use it as a tool. One that builds safety, choices, and a future on your terms. Healing isn't just emotional. It's financial, too.



Money mindset isn't just about thinking positively. It's about shifting your core beliefs, building new habits, and refusing to stay small. Every dollar you earn or save becomes a reflection of your values and self-worth. When you see money as a tool instead of a threat, everything changes. And you deserve that change. You deserve a life that feels as rich as it looks — not just in dollars, but in choices, peace, and power. So, take the first step. Rewrite your money story today.

Janet Snowmont learned from family that you have to set your mind to your finances. And she now helps women learn from their past and set a positive mindset for their future.

MONEY MINDSET ASSESSMENT

Discover Your Relationship with Money & Unlock Your Financial Power

This assessment is your first step toward financial clarity and confidence. It is designed to help you uncover the hidden beliefs, habits, and patterns shaping your financial life -- so you can shift what's not working and amplify what is.

Answer each question honestly. There are no right or wrong answers -- only your truth. Set aside 10-15 minutes in a quiet space, and give yourself the gift of reflection.

HOW TO COMPLETE THIS ASSESSMENT

1. Read each statement carefully.
2. Circle or write the number that best reflects how true the statement is for you.
3. Scale: 1 = Never 2 = Rarely 3 = Sometimes 4 = Often 5 = Always
4. Total your score for each section, then add all four for your Grand Total.
5. Use the Interpretation Guide to find your Money Mindset Profile.

Name: _____ Date: _____ Referred by: _____

"Your money story doesn't have to be your money reality."

1

SECTION 1: MONEY BELIEFS & MINDSET

Your core beliefs about money were formed early -- through family, culture, and experience. These deep-seated beliefs
quietly run the show. Let's bring them to the surface.

Circle one number per statement: 1 = Never 2 = Rarely 3 = Sometimes 4 = Often 5 = Always

STATEMENT	1	2	3	4	5
1. I believe I am worthy of having and keeping wealth.	**1**	**2**	**3**	**4**	**5**
2. I feel comfortable talking openly about money with others.	**1**	**2**	**3**	**4**	**5**
3. I believe there is more than enough money available for me to earn and grow.	**1**	**2**	**3**	**4**	**5**
4. I challenge negative thoughts about money rather than accepting them as truth.	**1**	**2**	**3**	**4**	**5**
5. I believe my financial situation can change, no matter where I started.	**1**	**2**	**3**	**4**	**5**
6. Money is a tool for freedom, not a source of stress or shame in my life.	**1**	**2**	**3**	**4**	**5**
7. I release guilt when I spend money on myself or things I enjoy.	**1**	**2**	**3**	**4**	**5**

SECTION 1 SCORE: _____ **/ 35**

2

SECTION 2: MONEY MANAGEMENT & HABITS

Day-to-day financial habits determine whether your money grows or disappears. These questions reveal how intentional
and consistent you are with the money you already have.

Circle one number per statement: 1 = Never 2 = Rarely 3 = Sometimes 4 = Often 5 = Always

STATEMENT	1	2	3	4	5
1. I track my income and expenses on a regular basis.	1	2	3	4	5
2. I follow a written or digital budget that reflects my values and goals.	1	2	3	4	5
3. I pay myself first -- savings and investments come before discretionary spending.	1	2	3	4	5
4. I review my financial accounts (bank, credit, investments) at least monthly.	1	2	3	4	5
5. I make financial decisions based on a plan, not emotion or impulse.	1	2	3	4	5
6. I have an emergency fund that covers at least three months of expenses.	1	2	3	4	5
7. I consistently live below my means and avoid lifestyle inflation.	1	2	3	4	5

SECTION 2 SCORE: _____ / 35

3

SECTION 3: INCOME & WEALTH BUILDING

Building wealth requires more than saving -- it demands that you actively pursue income growth and smart investing. Explore how boldly you are claiming your financial power.

Circle one number per statement: 1 = Never 2 = Rarely 3 = Sometimes 4 = Often 5 = Always

STATEMENT	1	2	3	4	5
1. I actively seek opportunities to increase my income (raises, side income, business).	1	2	3	4	5
2. I invest regularly, even if it's a small amount, toward long-term wealth.	1	2	3	4	5
3. I educate myself about personal finance, investing, and wealth-building strategies.	1	2	3	4	5
4. I am comfortable negotiating my salary, rates, or fees.	1	2	3	4	5
5. I have clear, written financial goals with timelines attached to them.	1	2	3	4	5
6. I think about building generational wealth, not just meeting current needs.	1	2	3	4	5
7. I take calculated financial risks in pursuit of greater reward.	1	2	3	4	5

SECTION 3 SCORE: _____ / 35

4

SECTION 4: FINANCIAL CONFIDENCE & SELF-WORTH

True financial empowerment begins within. Your confidence, self-worth, and relationship with success directly influence
your financial outcomes. Be radically honest here.

Circle one number per statement: 1 = Never 2 = Rarely 3 = Sometimes 4 = Often 5 = Always

STATEMENT	1	2	3	4	5
1. I feel confident making major financial decisions on my own.	1	2	3	4	5
2. I do not let fear or self-doubt stop me from pursuing financial opportunities.	1	2	3	4	5
3. I ask for help, advice, or coaching when I need financial guidance.	1	2	3	4	5
4. I celebrate my financial wins -- no matter how small.	1	2	3	4	5
5. I believe I deserve to be financially free, not just financially stable.	1	2	3	4	5
6. I set boundaries around money to protect my financial wellbeing.	1	2	3	4	5
7. I take full responsibility for my financial situation and my ability to change it.	1	2	3	4	5

SECTION 4 SCORE: _____ **/ 35**

SCORING SUMMARY

Total your section scores below to reveal your Money Mindset Profile.

Section 1	Money Beliefs & Mindset	_____ / 35
Section 2	Money Management & Habits	_____ / 35
Section 3	Income & Wealth Building	_____ / 35
Section 4	Financial Confidence & Self-Worth	_____ / 35

GRAND TOTAL SCORE: _____ / 140

SCORE KEY -- WHAT YOUR TOTAL MEANS

28 - 56	**MONEY MINDSET BEGINNER**	Your money story is still being written -- and that's OK. Old beliefs and habits may be creating blocks, but awareness is the first step to transformation. You are ready to begin your journey.
57 - 84	**MONEY MINDSET IN PROGRESS**	You're building -- you have some strong foundations but there are gaps to close. With intentional focus on your beliefs, habits, and income strategy, you are closer to your breakthrough than you think.
85 - 112	**MONEY MINDSET RISING**	You're doing the work and it shows. Your money relationship is healthy, but there is still room to elevate. Targeted strategy and deeper inner work will take you from rising to BOSS-level wealth.
113 - 140	**MONEY MINDSET BOSS**	You've done the inner and outer work. Your beliefs, habits, and confidence are aligned for wealth. Your next chapter is about scale, legacy, and leading others into financial freedom.

YOUR MONEY MINDSET PROFILE

Read the profile that matches your score range. Review the recommended next steps.

Score 28-56

MONEY MINDSET BEGINNER

"Your journey to financial freedom starts now."

STRENGTHS: Your openness to learning and honesty about where you are is your greatest strength right now.

OPPORTUNITIES: Limiting money beliefs, inconsistent financial habits, and a fear of investing may be holding you back.

YOUR NEXT STEPS:

- Complete a Money Belief Audit -- identify 3 beliefs that are costing you.
- Open (or review) a dedicated savings account and automate a small weekly transfer.
- Read or listen to one financial literacy resource per week.
- Join Fry & Company's Your Money Loop.
- Schedule a call with Sandra or Mike Fry to learn about The Bank-Free Blueprint.

Score 57-84

MONEY MINDSET IN PROGRESS

"The foundation is there. Now it's time to build higher."

STRENGTHS: You understand the basics of money management and are making intentional choices -- that's real progress.

OPPORTUNITIES: Gaps in income strategy, inconsistent investing, or residual money shame may be capping your growth.

YOUR NEXT STEPS:

- Create or refine a wealth-building plan with specific targets.
- Start or increase your investment contributions -- even by $25/month.
- Work with a coach or mentor to close your confidence gaps.
- Join Fry & Company's Your Money Loop.
- Schedule a call with Sandra or Mike Fry to learn about The Bank-Free Blueprint.

YOUR MONEY MINDSET PROFILE

Read the profile that matches your score range. Review the recommended next steps.

Score 85-112

MONEY MINDSET RISING

"You're ascending -- keep your eyes on the next level."

STRENGTHS: Strong habits, a growth mindset, and financial awareness put you ahead of most. You are rising fast.

OPPORTUNITIES: Scaling income, building passive wealth streams, and legacy planning are your next frontiers.

YOUR NEXT STEPS:

- Review and diversify your investment portfolio for long-term growth.
- Explore additional income streams: real estate, business equity, dividends.
- Begin or deepen your estate and legacy planning.
- Join Fry & Company's Your Money Loop.
- Schedule a call with Sandra or Mike Fry to learn about The Bank-Free Blueprint.

Score 113-140

MONEY MINDSET BOSS

"You are the example. Now it's time to multiply and lead."

STRENGTHS: Your mindset, habits, and confidence are fully aligned for wealth creation. You lead by example.

OPPORTUNITIES: Legacy impact, generational wealth transfer, and mentoring others are your next calling.

YOUR NEXT STEPS:

- Document and formalize your wealth-building strategy as a legacy plan.
- Explore philanthropic giving and impact investing aligned with your values.
- Mentor or coach someone else on their financial journey.
- Join Fry & Company's Your Money Loop.
- Schedule a call with Sandra or Mike Fry to learn about The Bank-Free Blueprint.

REFLECTION PROMPTS

Use these prompts to journal or discuss with your coach after completing the assessment.

1. What surprised you most about your results?

2. Which section had your lowest score -- and why do you think that is?

3. What is one money belief you are ready to release right now?

4. What would your financial life look like 12 months from now if you shifted this belief?

5. What is ONE action you will commit to this week to elevate your money mindset?

READY TO REWRITE YOUR MONEY STORY?

Your assessment is just the beginning. The real transformation happens with a plan.

SCHEDULE YOUR CALL WITH SANDRA OR MIKE FRY

In your private conversation with Sandra or Mike Fry, we will review your assessment results, identify your top money blocks, and build your personalized roadmap to financial freedom. Learn about The Bank-Free Blueprint and join Fry & Company's Your Money Loop.

sandrafry.com

@sandrafryinsurance

"Clarity creates confidence. Confidence creates wealth." -- Fry & Company



The Price of Staying Silent: Why Women Must Learn to Negotiate

Financial independence isn't only about what we earn. It's also about recognizing our value, speaking up for ourselves, and understanding the long-term cost of accepting less.

By Carla McMahon

There is a moment in many women's professional lives when opportunity and uncertainty meet.

Perhaps it's a job offer, a promotion, a new client contract, or a conversation about compensation. The opportunity is exciting, but then comes the uncomfortable question:

Should I ask for more?

For some women, that question is followed immediately by another.

What if they think I'm being difficult?

And so, the conversation ends before it begins. The offer is accepted, the contract is signed, or the opportunity passes without a discussion about what the woman's experience, abilities, and contributions are actually worth.

It's a familiar pattern, and one that deserves closer examination.

Because negotiating isn't simply about earning a larger paycheck.

It's about participating in decisions that shape your financial future.

The Hidden Cost of Saying Nothing

Consider two professionals who begin comparable careers with different salaries.

One accepts the initial offer. The other negotiates a modest increase.

The difference may seem insignificant in the first year. But compensation decisions can influence future raises, retirement contributions, bonuses, and even the salary offered by a subsequent employer.

Over time, small differences can become meaningful.

This doesn't mean every negotiation will succeed or that every employer has room to increase compensation. It means the decision to negotiate deserves thoughtful consideration rather than an automatic refusal to ask.

And the opportunity isn't limited to salaried employees.

Women who own businesses negotiate service fees, contracts, payment terms, partnership agreements, and project budgets.

In every case, understanding the value of what you provide is essential.

Confidence Is Built Before the Conversation

We often imagine successful negotiators as naturally assertive people who walk into a room and effortlessly command attention.

But effective negotiation is usually much less dramatic.

It begins with preparation.

Before discussing compensation, take time to examine what you contribute.

Have you increased revenue, strengthened customer relationships, reduced expenses, improved operations, or assumed responsibilities beyond your original position?

Can you demonstrate those accomplishments?

What are comparable professionals earning in your industry and geographic area?

For business owners, the questions are similar. Are your prices covering your costs, time, expertise, and a reasonable profit? Are you charging for the value of your work or simply matching what competitors charge?

Preparation turns an uncomfortable conversation into a business discussion.

Instead of saying, "I feel I deserve more," you can explain what you've accomplished, what comparable work commands, and what you believe represents fair compensation.

Confidence doesn't always come before preparation. Sometimes preparation creates confidence.

The Problem With Waiting Until You're Ready

Many capable women hesitate to pursue opportunities because they believe they need another credential, another year of experience, or one more accomplishment before stepping forward.

Certainly, qualifications matter. No one benefits from accepting responsibilities they are genuinely unprepared to handle.

But there is a difference between recognizing a legitimate skills gap and waiting for a level of certainty that may never arrive.

A woman who has demonstrated sound judgment, adaptability, leadership, and a willingness to learn may already possess the foundation needed for the next opportunity.

The question isn't whether she knows everything.

It's whether she has the ability and resources to succeed while continuing to grow.

That distinction can change careers.

It can also change businesses.

An entrepreneur who continually postpones raising her prices, approaching a major client, or expanding her services may discover that the greatest obstacle wasn't the market.

It was the belief that she needed permission to move forward.

Learning to Ask Without Apologizing

Negotiation doesn't require confrontation.

It requires clarity.

Consider the difference between these two approaches:

"I'm sorry to bring this up, but I was wondering if there might be a possibility of discussing my salary."

And:

"I'd like to discuss my compensation in light of my responsibilities and the results I've delivered."

Both introduce the same subject. But the second communicates professionalism without apology.

The same principle applies when discussing fees with a client.

Rather than immediately discounting a proposal when someone questions the price, a business owner can explain the work involved, the results being delivered, and the options available within the client's budget.

Sometimes negotiation involves finding a creative solution rather than insisting on a single number.

Additional vacation time, flexible scheduling, professional development, performance incentives, or adjusted project terms may provide meaningful value when salary or fees cannot change.

The goal isn't to win an argument.

It's to reach an agreement that respects the contributions and needs of both parties.

Practice Changes the Conversation

One of the simplest ways to become more comfortable negotiating is to rehearse.

Say your request aloud.

Practice explaining your accomplishments in a few clear sentences.

Ask someone you trust to play the role of an employer or client who questions your proposal.

Then practice responding without rushing, apologizing, or immediately lowering your expectations.

Even silence can be useful.

After presenting a reasonable request, allow the other person time to respond. You don't need to fill every pause with another explanation.

And remember that the answer may be no.

A declined request isn't necessarily a judgment of your abilities or your value. It may reflect budget limitations, organizational policies, timing, or other considerations.

When that happens, ask what would need to change for the conversation to be revisited.

A professional negotiation can produce useful information even when it doesn't produce an immediate increase.

What Would You Tell Your Daughter?

Here's an interesting question.

Imagine your daughter, granddaughter, sister, or closest friend had just received an offer that didn't adequately reflect her experience.

Would you encourage her to remain silent because asking for more might make someone uncomfortable?

Probably not.

You would remind her of her accomplishments. You would encourage her to research comparable compensation. You might even help her practice what to say.

We often recognize the value of others more readily than we acknowledge our own.

Perhaps it's time to extend that same encouragement to ourselves.

Self-advocacy isn't selfishness. It's recognizing that our time, knowledge, energy, and experience have value.

And when younger women see experienced women negotiating thoughtfully and confidently, they gain a practical example of how to advocate for themselves.

Negotiation Is Part of Financial Independence

Financial literacy often focuses on budgeting, saving, investing, and managing debt.

All are important.

But there's another essential part of financial well-being: understanding how to earn and retain fair compensation for the value we create.

A woman can be an excellent saver and still struggle financially if she consistently undervalues her work.

An entrepreneur can attract loyal customers and still build an unsustainable business if her prices never reflect her actual costs.

A professional can devote decades to an organization and discover that avoiding compensation conversations affected her long-term financial security.

Negotiation belongs in the financial conversation because earning decisions influence nearly everything that follows.

Your Worth Is More Than a Number

There is one final distinction worth making.

Your personal worth is not determined by your salary, business revenue, professional title, or bank balance.

Those numbers measure financial outcomes, not human value.

But recognizing that distinction shouldn't prevent you from seeking fair compensation.

You can be humble and still be confident.

You can be generous and still establish boundaries.

You can care about other people's needs while also protecting your own financial future.

And you can negotiate without becoming someone you're not.

The next time an opportunity arrives, resist the temptation to accept the first terms simply because asking questions feels uncomfortable.

Do your research. Know what you contribute. Consider what you need. Then begin the conversation.

Because financial independence isn't built only through the money we save.

Sometimes, it begins with the courage to ask for what our work is worth.

A Question Worth Asking

If you were negotiating on behalf of someone you love, would you accept the same terms you're accepting for yourself?

Carla McMahon, a freelance finance writer who states,
“Know your value. Own your voice. Shape your financial future.”



Teaching Teens the Value of Money

Sometimes the best money lessons come from spending it.

Giving teens an allowance is about more than handing them a few dollars. It's an opportunity to teach independence, responsibility, and the value of making choices.

Planning a family vacation? Give your teen a souvenir budget and let them decide how to spend it. Suddenly, every purchase requires a little thought. Is that T-shirt worth the price? Would they rather save their money for something special?

When young people spend their own money, they begin to understand its value.

The lesson isn't simply how to spend money. It's learning when something is worth spending it on.

3 Money Lessons Every Child Must Learn.





SAVE

Provide a clear container of some sort so children can easily watch the growth of their savings.



SPEND

Shopping with a list helps children learn to plan for expenses and avoid impulse buying.



SHARE

Sharing teaches children about helping others who are less fortunate.

Treat the First Offer as the Starting Point – Not the Final Answer

By Robin Roberson



One of the biggest mindset shifts women can make is understanding that an offer is rarely fixed.

The first salary number presented is usually the beginning of a conversation. Employers expect some level of negotiation, especially for leadership and professional roles. Yet many women hesitate to negotiate because they fear appearing difficult, ungrateful, or demanding.

Men, statistically, are less likely to carry that fear into the process. Studies on salary negotiations show men tend to negotiate more aggressively and more frequently, while women often avoid negotiation entirely due to social pressure and fear of backlash.

That hesitation can become expensive over time. Even a small difference in starting salary compounds across raises, bonuses, retirement contributions, and future offers.

Before your next evaluation or interview, remind yourself:

- The first offer is information, not a verdict.
- Negotiation is professional, not personal.
- Asking for more does not make you greedy. It makes you informed.

A simple phrase like, “Based on the scope of the role and the value I bring, I’d love to discuss compensation closer to…” can completely shift the conversation.

Prepare Evidence, Not Emotion

Confidence grows from preparation.

Walking into a negotiation with vague feelings of being underpaid is far less effective than walking in with measurable outcomes, market data, and documented impact.

Before negotiating:

- List your accomplishments from the past year.
- Quantify results whenever possible.
- Gather salary benchmarks from reputable sources.
- Document expanded responsibilities or leadership growth.

Think like a business case presentation, not a plea for approval.

For example:

- Did you increase revenue?
- Improve efficiency?
- Lead strategic initiatives?
- Retain clients or staff?
- Build partnerships?
- Take on responsibilities outside your original role?

Your negotiation should connect your compensation to organizational value.

This is especially important for women because research shows women’s contributions are often undervalued or evaluated differently than men’s, even when performance is equivalent.

Data creates clarity. Clarity strengthens confidence.

Harvard University has an article on how to successfully negotiate a salary increase, linked here.

Stop Waiting Until You Feel “Fully Ready”

Women are frequently overqualified before they feel qualified.

Many high-achieving women delay applying for promotions, leadership positions, or stretch

opportunities because they are waiting to feel completely prepared. Meanwhile, men are statistically more likely to pursue opportunities before checking every box.

Perfectionism can quietly become self-sabotage.

Growth rarely happens after you feel 100% ready. It happens when you step into opportunities that stretch you.

If you consistently:

- exceed expectations,
- learn quickly,
- adapt well, and demonstrate leadership, you are likely more prepared than you think.

Self-advocacy requires challenging the internal voice that says:
“I need one more certification.”
“I need more experience.”
“I should wait another year.”

Sometimes the next level of confidence only appears after you say yes.

Practice Negotiation Before the Conversation Happens

Negotiation is emotional. Preparation helps regulate that emotion.

Many women enter negotiations having rehearsed only the facts, not the delivery. But practicing the conversation itself matters just as much.

Try:

- Rehearsing responses aloud.
- Role-playing difficult questions.
- Practicing pauses instead of overexplaining.
- Preparing for pushback calmly and professionally.

One powerful strategy is replacing apologetic language with direct language.

Instead of: “I’m sorry, I just wanted to ask…”
Try: “I’d like to discuss…”

Instead of: “I know budgets are tight…”
Try: “Based on my contributions and market standards…”

Language shapes perception, including your own perception of yourself.

Research also suggests women may experience social penalties for assertiveness in negotiations, making preparation even more important.

You do not need to become aggressive to advocate effectively. You simply need to become clear.

Advocate for Yourself the Way You Would for Someone You Love

Many women fight harder for others than they do for themselves.

A leader will advocate fiercely for her team, her children, her clients, or her mission while minimizing her own value in the same breath.

But self-advocacy is not arrogance. It is sustainability.

When women negotiate fairly:

- they increase long-term financial stability,
- model confidence for younger women,
- and help shift workplace culture overall.

You are not just negotiating for a paycheck. You are negotiating for:

- your time,
- your expertise,
- your leadership,
- your energy,
- and your future opportunities.

The workplace benefits when talented women stop shrinking themselves to fit outdated expectations.

Know your value before you enter the room. Then advocate for it with preparation, professionalism, and confidence.

Because your worth should never be discounted simply because you were taught to be humble about it.

Robin Roberson, entrepreneur, publisher and top producer
with a publishing firm for many years learned quickly
that the starting point is just that when negotiating.

How Women Entrepreneurs Can Turn Ideas Into Thriving Startups

By Jillian Jaxx

For women entrepreneurs and first-time female business founders, the hardest part often isn't the idea, it's turning that spark into something real without getting stalled by doubt, unclear next moves, or conflicting advice. Early-stage startup challenges can make momentum feel fragile, especially when time, support, or confidence gets tested at the same moment decisions start to matter. With a focus on business idea validation and the core building blocks that separate hopeful concepts from durable companies, this roadmap centers what drives startup success. The goal is simple: help women entrepreneurs move from intention to execution with clarity.

Turn Your Idea Into a Registered Startup

This process helps you take a promising idea and turn it into a legally operating business with a name, a simple plan, the right structure, and the required paperwork. It matters because most early stalls come from missing one practical step, not from lacking talent or ambition.

1. **Name your business with purpose**

Start with what you help people get, then shape the name around that promise so it is memorable and easy to explain. A useful naming shortcut is the pivot point idea, which keeps your name tied to the real benefit you deliver. Before you commit, do a quick online search to avoid obvious duplicates or confusingly similar names.

2. **Draft a starter business plan you can actually use**

Write one page covering: who you serve, the problem, your offer, how you will reach customers, and how you will make money. Add a simple first-month budget and one measurable goal, like 10 sales calls or 50 email sign-ups, so you can track progress. Keep it flexible so you can update it as you learn.

3. **Choose a business structure that fits your risk and goals**

Compare the basics: sole proprietor for simplicity, LLC for separation between you and the business, or corporation if you expect investors soon. Pick the option that matches your comfort with paperwork and the level of personal protection you want. If you are unsure, write down your top two priorities first, such as liability protection and tax simplicity, then choose the structure that best supports them.

4. **Complete registration and set up your essentials**

Register your business name and entity with the appropriate government office so you can operate under that legal identity. Open a dedicated business bank account and keep business income and expenses separate from day one to reduce stress later. Save digital copies of every confirmation email, filing receipt, and document in one folder.

5. **Secure licenses and permits before you sell**

List what you plan to do, where you will do it, and how you will get paid, then check what approvals apply to that exact setup. Get the required local, state, and industry permissions in place so you can launch without a last-minute stop sign. When in doubt, call the issuing office and ask for the simplest checklist for your business type.

Build a Digital Startup by Buying, Improving, and Reselling Websites

Once you've handled the legal and planning basics, you can choose a startup path that lets you practice building a business without inventing everything from day one. Some entrepreneurs, especially those early in their careers, decide to grow existing digital assets, like websites, instead of creating a brand-new product or business from scratch. With website flipping, you're essentially treating a site as an asset you can improve: you learn how to spot potential, strengthen what's already working, and build value through smarter marketing, tighter operations, and intentional growth. That hands-on work can sharpen real founder skills, understanding what drives traffic, what converts, and what makes a business more efficient, while still giving you room to make the venture your own.

Startup FAQs Women Founders Ask Most

Q: What funding options are realistic when I'm starting small?
A: Start with what reduces pressure: bootstrapping from revenue, a small personal runway, or pre-selling to validate demand. Then explore microloans, community lenders, accelerators, or grants that match your industry. Put together a one-page pitch, basic budget, and a clear use-of-funds plan before you apply.

Q: How do I market my startup without spending a lot?
A: Choose one primary channel and stick with it for 30 days, like short-form video, a weekly email, or partnerships. Talk to 10 ideal customers, capture their exact wording, and reuse it in your homepage, posts, and offers. Track one metric that matters, such as email sign-ups or booked calls, and iterate.

Q: When should I worry about compliance and paperwork?
A: Handle it as soon as you start selling or collecting customer data, since startups have legal obligations even with limited resources. Create a simple checklist for taxes, licenses, contracts, and privacy, then calendar recurring deadlines.

Q: Why does compliance feel so heavy, and is it worth it?
A: It is normal to feel overwhelmed, but the right systems protect you and build trust with customers. Many teams treat compliance as a safeguard and driver for improvement that strengthens operations. If you are unsure, book one focused consult to clarify the next two steps.

Q: Can I be a “real” founder if I start with an existing business model?
A: Yes. Founder skill comes from solving customer problems, improving margins, and building repeatable processes. Pick a model you can execute consistently, then differentiate through better service, clearer positioning, or smarter distribution.

Business Structures Compared at a Glance

To make your next steps lighter, choose a structure that matches your risk, revenue, and paperwork tolerance. This comparison helps you see how common entities differ in liability, taxes, and day to day complexity so you can pick a fit without overthinking.

Option	Benefit	Best For	Consideration
Sole proprietorship	Fastest to start; low setup cost	Testing demand; early services	Personal assets e business risk
General partnership	Shared workload and skills	Two founders validating an offer	Each partner car decisions
LLC	Liability separation; flexible management	Productizing services; hiring contractors	Varies by state; c and filings
Corporation	Clear ownership via shares	Raising outside investment; scaling teams	More formal gov extra admin

If you want speed and simplicity, start lean and upgrade as revenue and risk rise. If you expect contracts, employees, or outside capital, structure earlier to protect momentum and reduce surprises. A clear choice here makes your next move feel doable.

Take One Startup Step to Turn Ideas Into Business Reality

A strong idea can still stall when the choices feel high-stakes, especially when deciding how to protect yourself and structure the business. The path forward is an entrepreneurial empowerment mindset: make informed, values-aligned decisions, then build momentum through small, steady startup action steps. That approach turns ideas into businesses by replacing overwhelm with clarity, progress, and confidence in entrepreneurship. Progress comes from choosing, committing, and learning, one small step at a time. Pick one next action today, select your business structure, draft a simple plan, or validate one customer need, and commit to a seven-day timeline. That steady follow-through strengthens women-led business motivation and builds long-term stability and resilience.

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FRY & COMPANY

MONEY AUDIT

Take Stock of Your Financial Life — and Build the Blueprint for What's Next

This audit is the numbers-side companion to the Money Mindset Assessment. Where the assessment reveals your beliefs about money, this audit reveals the reality of your money — where it comes in, where it goes out, what you own, what you owe, and what's leaking.

Set aside 30-45 minutes, gather your bank statements, bills, and account balances, and be honest. This is not about judgment — it's about clarity.

Name: _____ Date: _____ Referred by: _____

"What gets measured gets mastered. What gets mastered grows."

Use pencil or pen. Leave the numbers honest enough to help you make a better decision.

SECTION 1 CASH FLOW — WHERE YOUR MONEY MOVES

Start with what is real. Use monthly numbers, not best-case numbers.

MONTHLY INCOME

Income source	Monthly amount
Salary / Wages	$
Business Income	$
Rental / Investment Income	$
Other Income	$
TOTAL MONTHLY INCOME	**$**

MONTHLY EXPENSES

Expense category	Monthly amount
Housing	$
Utilities	$
Groceries	$
Transportation	$
Insurance Premiums	$
Debt Payments	$
Giving	$
Entertainment / Dining	$
Subscriptions	$
Other	$
TOTAL MONTHLY EXPENSES	**$**

TOTAL MONTHLY INCOME _____ **minus TOTAL MONTHLY EXPENSES** _____ **= NET CASH FLOW** _____

What stands out about how your money moves each month?

SECTION 2 ASSETS & DEBTS — WHAT YOU OWN VS. WHAT YOU OWE

This is the balance sheet view. Put down the current value of what you own and the current balance of what you owe.

ASSETS

What you own	Current value
Cash / Savings	$
Checking	$
Retirement Accounts	$
Investments	$
Real Estate (market value)	$
Business Equity	$
Vehicles	$
Other	$
TOTAL ASSETS	**$**

DEBTS

What you owe	Current balance
Mortgage	$
Auto Loans	$
Credit Cards	$
Student Loans	$
Business Debt	$
Personal Loans	$
Other	$
TOTAL DEBTS	**$**

TOTAL ASSETS _____ **minus TOTAL DEBTS** _____ **= NET WORTH** _____

Is your net worth growing or shrinking? What's one change that would move it most?

_____

SECTION 3 FOUNDATION CHECK — THE NON-NEGOTIABLES

A strong financial life is not only about growth. It is also about protecting what and who depends on you.

Emergency fund with at least 3-6 months of expenses	[ ] YES [ ] NO
Life insurance in place to protect my family	[ ] YES [ ] NO
A will or estate plan	[ ] YES [ ] NO
Disability protection if I depend on my income	[ ] YES [ ] NO
Business protection if I own a business	[ ] YES [ ] NO
A clear plan for big purchases instead of bank financing	[ ] YES [ ] NO

Count your YES answers: ____ / 6 - your foundation score.

> The Bank-Free Blueprint helps you build this foundation so your family and business are never left exposed.

Which foundation item needs your attention first?

SECTION 4 MONEY LEAKS & GOALS

Clarity gives you a choice. Name the leaks, then give the money somewhere better to go.

Three places money quietly leaks from my finances each month:

1.

2.

3.

Short-Term Goals (0-12 months)

1.

2.

3.

Long-Term Goals (1-10 years)

1.

2.

3.

Legacy Goals (beyond me)

1.

2.

3.

SECTION 5 AUDIT SUMMARY KEY

Do not overcomplicate this page. Your next move should be clear enough to act on.

Strengths

What's working well in my financial life:

Gaps

Where the gaps are:

ONE Next Move

The single highest-leverage move I can make in the next 30 days:

My financial reality in one sentence: _____

SECTION 6 REFLECTION PROMPTS

Use these prompts to journal, talk them through with someone you trust, or bring them to your next conversation with Fry & Company.

1. **What surprised you most when you looked at the numbers?**

2. **Where is your money working for you — and where is it working against you?**

3. **What is one expense that does not reflect your values?**

4. **If you could redesign your financial life starting today, what would you change first?**

YOUR NUMBERS ARE THE START. YOUR PLAN IS THE POWER.

Your audit is just the beginning. The real transformation happens when you put this clarity to work. Join Fry & Company's Your Money Loop and begin the conversation with Sandra or Mike Fry to learn how The Bank-Free Blueprint can turn your cash flow into your own bank.

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sandrafry.com | (570) 279-7323

"Clarity creates confidence. Confidence creates wealth."

— Fry & Company

FRY & COMPANY | THE BANK-FREE BLUEPRINT

8 WAYS TO GET CONTROL OF YOUR FINANCES



1. Create a Budget for Yourself
2. Build an Emergency Fund
3. Manage Your Debt
4. Outline Your Financial Goals
5. Put Your Family First
6. Plan Now for Retirement
7. Review Your Key Financial Information Annually
8. Consult a Financial Professional

The Seven Capital Leaks Costing Business Owners Thousands Every Month

And how to take that money back

By Sandra Fry | Fry & Company

Most business owners I meet are good at what they do and busy keeping the lights on. What almost none of them can tell me is where their money goes each month, or why the number in the savings account never quite matches the effort that went in.

Here's the uncomfortable truth I've learned after years of sitting at kitchen tables and boardroom tables with families and business owners everywhere: most people don't have a money problem. They have a leak problem. Capital is leaving the system month after month, quietly, in seven familiar places. Patch the leaks, and everything you've already built starts working harder, without a single new dollar of income.

Let me walk you through the seven leaks I see most often, and what to do about each one.

Leak 1: Interest Paid to Banks

Every month, business owners send thousands of dollars to banks, lenders, and credit card companies. That interest strengthens their system, not yours. Borrowing isn't the mistake. The mistake is that the interest leaves forever, and you never see it again.

- banks
- lenders
- credit card companies

The fix: redirect interest back into your own private capital system, so the money you're already paying finds its way home instead of disappearing.

Leak 2: Inefficient Loan Structures

Most loans are structured to benefit the lender. These structures drain liquidity, and they take the decision-making out of your hands.

- fixed repayment schedules
- rigid terms
- interest-heavy amortization

The fix: replace external loans with internal borrowing through your capital system, where the terms serve your family instead of the lender.

Leak 3: Idle Capital Sitting in Savings

Households and businesses often carry stagnant savings, underperforming reserves, and trapped equity. Idle money is expensive money, because every year it sits still, inflation quietly takes a bite.

- stagnant savings
- underperforming reserves
- trapped equity

The fix: move capital into a system where it compounds uninterrupted, so your reserves are working even while they wait.

Leak 4: Taxes Paid Without Strategy

Most owners overpay because they lack entity strategy, capital flow mapping, and coordinated planning. Taxes are one of the largest capital leaks in business today, and most of it is avoidable with coordination rather than aggression.

- lack of entity strategy
- lack of capital flow mapping
- lack of coordinated planning

The fix: use capital flow mapping to restructure how money moves through your business, and pay what you owe, not a dollar more.

Leak 5: Uncontrolled Cash-Flow Cycles

When cash flow is unpredictable, three things tend to happen together. This is one of the most common leaks in small businesses, and it's the one that keeps owners up at night.

- debt increases
- stress increases
- opportunity decreases

The fix: build liquidity cycles inside your private capital system, so a slow month is a planned month instead of a borrowed one.

Leak 6: Paying for Assets the Wrong Way

Most people buy assets in one of two ways, and both weaken your system. Most owners have never been shown there's a third option.

- cash, which kills compounding
- loans, which create external interest

The fix: use your private capital system to finance assets while your reserves keep growing, so the purchase and the compounding can both survive.

Leak 7: Lack of a Capital Strategy

This is the biggest leak of all. Most people have products, accounts, policies, and investments. What they don't have is a system, one coordinated structure that controls how money enters, moves, exits, and returns. Without it, the first six leaks keep refilling themselves.

- products
- accounts
- policies
- investments
- but no system

The fix: build a private capital system that controls how money enters, moves, exits, and returns. Everything else follows from this one.

The Solution: Build Your Private Capital System

A private capital system lets you recapture interest, eliminate leaks, strengthen reserves, create velocity, control repayment, build legacy, and operate like a bank, without being one.
It's the difference between owning accounts and owning the system those accounts feed.

This is what we teach at Fry & Company. We help families take control of their money to create a multi-generational legacy, and it starts with finding the leaks.

Free Worksheet: Map Your Own Capital Flow

If you'd like to see where your money enters, where it leaks, where it stalls, and where it can be recaptured, we've put together a capital flow mapping worksheet. It walks you through each question, and it's the first step in building your own private banking system.
You can request it at sandrafry.com.

Begin the Conversation

If reading this surfaced a leak or two you recognize, that's not a reason to feel behind. It's a reason to begin the conversation. We'll sit down together, map your capital flow, and show you how to eliminate leaks, redirect capital, and build a private banking system that strengthens your household or business.

Visit sandrafry.com to begin the conversation.

This article is for educational purposes only and does not constitute individualized financial, legal, or tax advice. Fry & Company serves families and business owners across the country. Fry & Company | The Bank-Free Blueprint · sandrafry.com

The Skeptic’s Paradox: Why We Trust Banks More Than Ourselves

By Sandra Fry

You swipe a piece of plastic at the grocery store.

You sign a contract for a new truck at the dealership.

You accept a mortgage for your family home.

In each instance, you likely didn't blink at the interest rate.

Maybe it was 7% for the home.

Perhaps 12% for the truck.

And almost certainly 20% or more for the credit card balance you occasionally carry.

We accept these terms as a necessary evil.

We treat the bank as an infallible authority.

But when someone suggests you build your own Financing System, one where you are the beneficiary, suddenly, the red flags go up.

This is the Skeptic’s Paradox.

We trust the institutions that profit from our dependency more than we trust our own ability to practice stewardship.

It is time to look at the math, the mindset, and the laws that govern your wealth.

BLIND COMPLIANCE VS. ANALYTICAL RESISTANCE

The average American pays out roughly 34.5% of every dollar they earn in interest to third-party lenders.

This is a quiet, invisible drain on your legacy.

You are effectively a tenant in your own financial life.

Most people are "under-skeptical" of traditional banking.

They don't question why a credit card company can charge 24% APR while the bank pays them 0.01% on their savings.

They accept the status quo because it is familiar.

However, when introduced to a Family Banking System using participating whole life insurance, they become "hyper-skeptical."

They question the 5% loan rate.

They question the liquidity.

They question the validity of a system that has functioned for over 200 years.

This is not a failure of intelligence; it is a failure of VISION.

It is the result of an EMPLOYEE MINDSET that has been trained to seek permission rather than ownership.

DEBTOR OR CREDITOR

Everything has an opposite.

In the world of finance, there are only two positions: the Debtor and the Creditor.

If you are not moving toward the position of the Creditor, you are by default remaining a Debtor.

There is no neutral ground.

When you use a credit card and pay interest, you are fueling the bank's SYSTEM.

When you use your own Financing System, you are fueling your family's LEGACY.

The paradox is that we feel "safe" being a Debtor to a massive institution.

We feel "risky" being a Creditor to ourselves.

But where is the true risk?

Is it risky to have total control over your capital?

Or is it risky to let a third party dictate the terms of your survival?

THE FLOW OF MONEY

Money must stay in motion.

This is the Law of Vibration applied to your balance sheet.

In a traditional banking environment, your money flows out and never returns.

It vibrates away from you and toward the bank’s shareholders.

In a Family Banking System, the motion is circular.

You "borrow" against your own collateral.

The capital continues to earn even while you use it elsewhere.

You pay yourself back with interest.

The energy, the money, stays within your own ecosystem.

For the farmer purchasing equipment or the oilfield worker investing in new ventures, this motion is the difference between wealth and mere survival.

You must stop the leak.

You must become the destination for your own interest payments.

SCARCITY VS. STEWARDSHIP

Most people operate from a place of scarcity.

They believe there is a limited amount of money, so they must "spend" it carefully.

A Strategic Practitioner operates from a place of STEWARDSHIP.

They understand that they are managers of a system.

Their goal is not just to "have money," but to own the process of banking itself.

When you question a system built to benefit you, you are often defending your own limitations.

You are prioritizing the comfort of the "Known Bad" (high bank interest) over the potential of the "Unknown Good."

A 5% loan from your own system is only "expensive" if you compare it to a 0% offer that doesn't exist.

But compared to a 24% credit card, it is a tool of liberation.

Context determines the value.

CAUSE & EFFECT

Your current financial state is the EFFECT.

The CAUSE is your current banking habits.

If you want a different effect, wealth, freedom, a legacy, you must change the cause.

You cannot build a legacy while giving 35% of your income to someone else.

The math simply does not work.

By implementing a Family Banking System, you change the cause.

You initiate a new sequence of events where your capital grows predictably, tax-advantaged, and remains accessible.

This is not a get-rich-quick scheme.

It is an INTENTIONAL design for long-term ownership.

THE GESTATION PERIOD

Building a bank takes time.

The Law of Gender dictates that every creation has a gestation or incubation period.

You cannot plant a seed today and expect a harvest tomorrow.

This is often why skeptics walk away.

They want the immediate gratification of a "high-yield" gamble rather than the steady growth of a foundational system.

Whether you are a business owner or a head of a household, you must respect the timeline.

Your Financing System will start small.

But with consistent stewardship, it will grow into a fortress.

It will become the primary source of financing for your cars, your business equipment, and your family's future.

MOVING FROM DEPENDENCY TO OWNERSHIP

Stop asking if the system works.

The banks have proven for centuries that the banking process works.

The question is: Who should perform that process in your life?

Should it be a CEO in a high-rise who doesn't know your name?

Or should it be you?

It is time to stop being a passive participant in your own financial destruction.

It is time to embrace the role of the Banker.

Shift your mindset from consumer to creator.

The paradox ends when you realize that the most dangerous thing you can do is continue to trust a system designed to keep you in debt.

Take the first step toward stewardship.

Understand the system.

Own the process.

Build the legacy.

Disclaimer: This content is for informational and educational purposes only and does not constitute financial, legal, or tax advice. The "Family Banking System" and "Infinite Banking Concept" involve the use of permanent life insurance products which carry costs, fees, and risks. Rates of return and dividends are not guaranteed. Please consult with a qualified professional to determine if these strategies are appropriate for your specific situation.



THE WEALTH OF ENOUGH

Sometimes the smartest financial decision is knowing when you already have enough.

We spend much of our lives working toward more. More income. More savings. More security. More opportunities.

But somewhere along the way, an important question gets lost:

What does enough look like for me?

Enough isn't the same for everyone. For one person, it's a comfortable retirement. For another, it's freedom from debt, the ability to travel, or simply knowing the bills are paid without worry.

True financial confidence isn't necessarily measured by the size of an account. It's measured by the choices that account allows us to make.

A LITTLE SOMETHING TO PONDER

If you stopped measuring your financial success against someone else's, would you discover you're already wealthier than you thought?



FRY & COMPANY

REAL PEOPLE.
PROVEN SYSTEMS.
PERSONAL STEWARDSHIP.

Guiding Families to Financial Freedom and Lasting Legacy

We help individuals and families take control of their money, protect what they've built, and create a legacy that lasts for generations.



Sandra Fry

INFINITE BANKING SPECIALIST
AUTHOR | EDUCATOR

Sandra is passionate about helping clients build something that outlives them. Her work is rooted in stewardship, intentionality, and legacy; principles she lives out daily in both her professional and personal life.

Fry & Company

REAL PEOPLE.
PROVEN SYSTEMS.
PERSONAL STEWARDSHIP.

"We don't just consult on these strategies—*we live them.*"

Mike Fry

SOLUTIONS-DRIVEN LEADER
OPERATIONS | STRATEGY

Mike has built a reputation for helping people make confident decisions; he brings a strong sense of purpose to the table.

OUR FAMILY. OUR BUSINESS. OUR PROMISE.

Our family and businesses operate using the same approach we teach our clients.
It's how we've built financial strength, weathered challenges, and created options for the future.
It's possible when you have the right systems—and the right partner.

OUR MISSION IS SIMPLE

WE REPLACE FINANCIAL CHANGE WITH STRATEGIC INTENT.

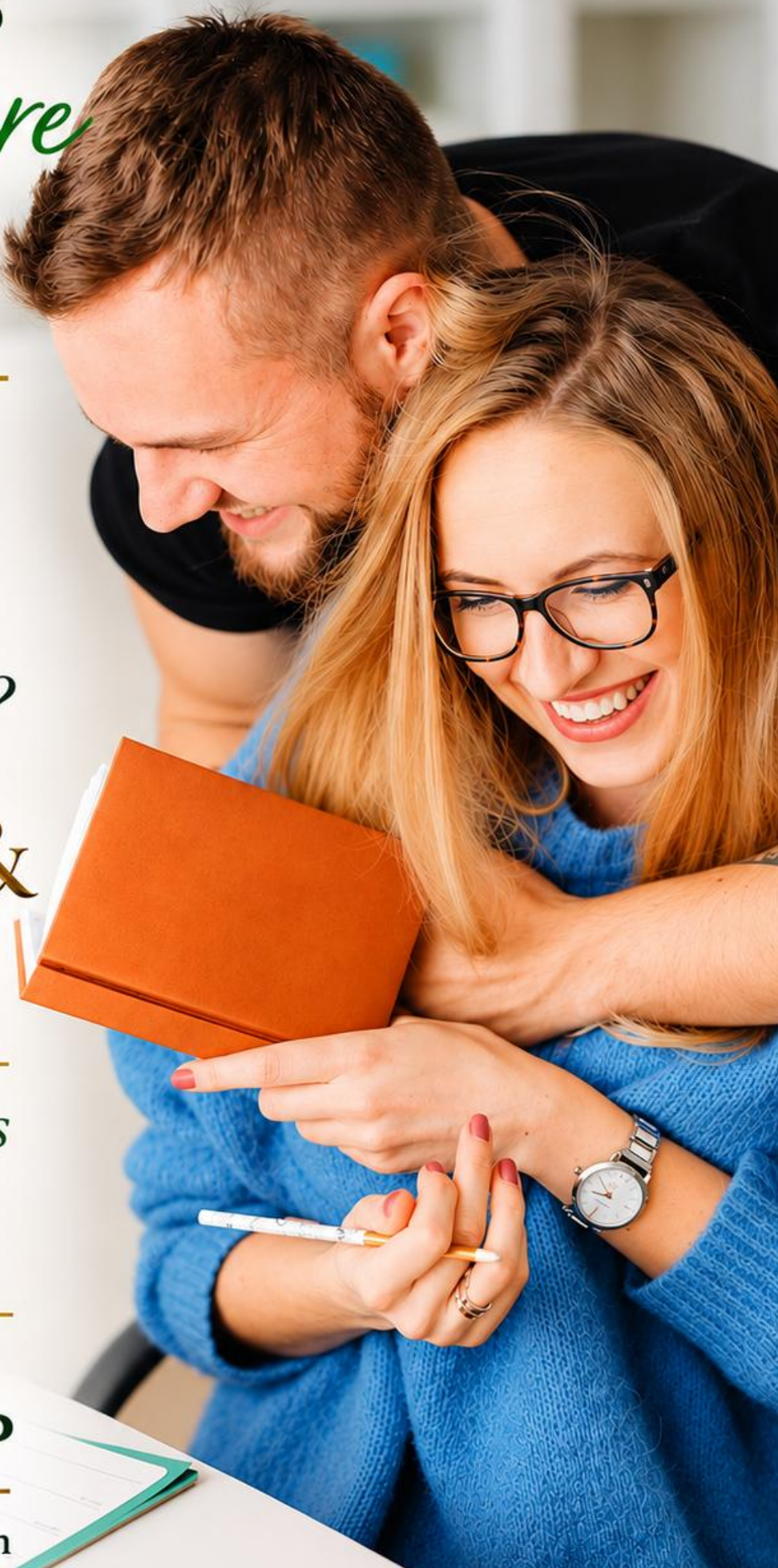
REAL RELATIONSHIPS | PROVEN STRATEGIES | PERSONAL STEWARDSHIP

How does *your future* look?

Financially secure, stable, prepared and a little bigger?

WEALTH & WORTH

Practical Strategies for a Stronger Financial Future



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