

# The Prosperity Solutions Group®

Creating Financial Wealth, Worth, and Wisdom.®

## Newsletter

For our Clients, Candidates, and Coaches



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Issue Number / Date:

Issue #12

December 1, 2020  
(4th Quarter Edition)

### TOOLS & TIPS

### Give the Gift of Debt-Free!

If you ever wanted to learn about money, or give a gift to someone you care about to teach them about financial literacy, this is your **BIG CHANCE!**

From now until December 20th, 2020, you can buy *The Financial Acumen Course*® and get **TWO** enrollments. And better yet, it's ON SALE.

It's perfect for people who want to get out of debt, and for young people who are about to embark on living-on-their-own (college students, newlyweds, new parents, etc.)

**Regularly \$149.99 each, you can get TWO enrollments for a TOTAL of \$99.99. (Save 66%)**

Visit [www.ProspertySolutionsGroup.com](http://www.ProspertySolutionsGroup.com)

Order the Two-Enrollment Special, receive your gift certificate codes, and give them as gifts.



### WELCOME!

### Happy Holidays!



We hope your Thanksgiving holiday was amazing! And we wish you a Merry Christmas! Or whatever other holiday(s) you observe).

Let's face it, times are different in 2020, so family get-togethers aren't what you're used to, but for whatever times and occasions you share with friends and family, we hope you enjoy them.



That said, don't lose sight of your goals! 2020 was a rough year that most of us will be glad to say "goodbye" to as we look ahead (hopefully) for a more "normal" 2021 in the near future. Between the COVID government interventions, the election, the teetering economy, and every other uncertainty we all face these days, stay safe and prepared financially.

~Lori & Tom Elliott

### CLIENT'S CORNER

### Buckle Down for COVID II

Aside from the obvious health, safety, and social distancing precautions, we'd suggest that you exercise a bit of caution this holiday season on holiday spending. Just as "comfort foods" are often a way people handle stress, so is gift giving. It can be very easy to rationalize "It's been a tough year", and try to make up for it with presents under the tree. No, we're not telling you not to give gifts. Just remember, a lot of holiday bills come in January, after the gatherings and the unwrapping are in your rear-view mirror.



Although there's promise of a Coronavirus vaccine on the horizon, there's also the very real possibility of new, widespread government "stay-at-home" orders once all of the election stuff is figured out and the dust settles. What does a "Wave Two Economic Shutdown" mean? It easily translates to a "Wave Two Unemployment Surge". If that happens, the holiday bills (and any other household outflows) can spell disaster — or at least serious hardship — for your family. Think about your game plan NOW, and scale back where you can, while you can.



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#### COACH'S CORNER

#### ANNOUNCEMENT: Annual Coach Recertifications

**TO ALL PSG CERTIFIED COACHES:** Well, we're heading into a new year shortly. Along with the new year, remember that you'll need to be recertifying at some point. The certification exam has been recently revised, so *study up!*

**If you are in the process of certifying as a PSG Certified Coach or Facilitator** to teach /consult with your Clients about debt payoff and entrepreneurship/venture income, be sure to review your manuals, study guides, etc. before you attempt the exam. You must receive an 80% or above on the exam (overall), with a score of 100% in the Rules, Standards, and Ethics portion of the test in order to certify. *Be prepared!*

**If you are considering becoming a PSG Certified Coach or Facilitator**, whether as a member of the Prosperity Momentum Team (PMT) or simply to add to your credibility, credentials, and knowledge base in your current business, contact us with your questions via the **Contact Us** form on our website at [www.ProspertySolutionsGroup.com](http://www.ProspertySolutionsGroup.com).



#### HOT TOPIC

#### Leadership in the Workplace: Prevent an LMS Environment

**In the "gaming" world**, LMS stands for "Last Man Standing". It's a contest of sorts, where each player is against all others, and whichever one survives until the end, wins. Think of it as a parallel to the Reality TV Show, *Survivor*.

**In the business world, there are a lot of "gamers"**. They play "office politics". They form alliances and create "camps" to exert influence with the boss, and with (or against) other co-workers. It's "schoolyard bullying", grown-up style. And it's not limited to those who hold jobs. If you own a business or are on a team, the same games are played.

**We recently had a Client** who had such shenanigans going on in his business. In the short-term process of helping him convert several companies to a new accounting system and close out their fiscal year, we were privy to seeing the "office politics" at play. Nasty stuff. Aside from the petty nature of throwing co-workers under the bus to other co-workers and the business owner, a 7-year veteran employee often threw the *owner* under the bus to the *other* employees, making critical comments and complaints to those around them. In most cases, her conversations with the owner were an attempt to look better than the others in the office (a teacher's pet mentality for job security), while her conversations with *fellow* employees were attempts to evoke "commiserating responses" from them, to be relayed back to the owner. It was a toxic, cyclical pattern common to many offices to one degree or another, but in this case, *extreme*. There's a *lesson* to be learned from our observations: "Never trust the first report". For many employees it was like a revolving door: low morale, high turnover.

**This kind of behavior isn't limited to the office.** Are you an entrepreneur? Do you have a team of people, vendors, etc? As a business owner, it can be common to have dissension in the ranks for both traditional and home-based businesses as well.

**As a team leader or a business owner**, it's essential to keep your finger on the pulse of your organization's operational climate. If you are the boss, the *ultimate responsibility* of how much turmoil and churn you put up with is on your shoulders. *Churn is expensive!* For your business to thrive and prosper, be sure you know who you can trust on your team, and actively work to minimize strife by asking the right people the right questions. If you're willing to put up with "a lot of crap", you'll find yourself up to your neck in it. Do you have time for that? Don't let your team or crew become a game of "Last Man Standing".



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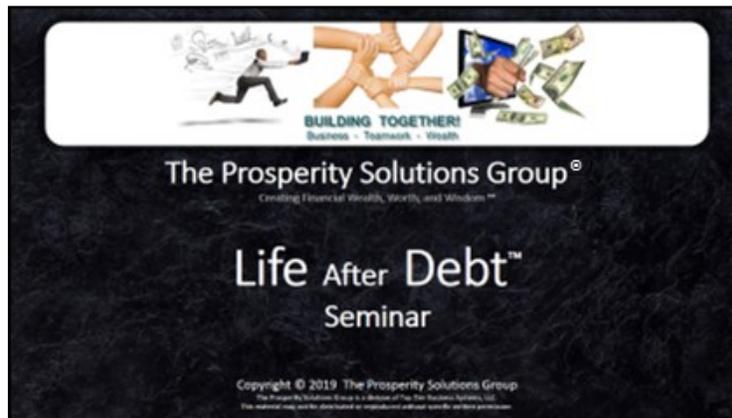
WEALTH

**UPCOMING FREE WEBINARS:** SO, You Want to Be Wealthy! Are You Debt-Free?

Becoming debt-free should be an achievable goal. Afterwards, so should building your nest egg.

Let's make the whole process *easier* and within *reach*.

Register for one of our upcoming December webinars. They're FREE, and INFORMATIONAL.



In our 60-minute Life After Debt™ Webinar, here's what we'll cover:

- Debt: How You Got Into This Mess.
- Debt: How You Get Out of The Mess.
- Learning How to Bank Like a Bank.
- Making Small Changes to Make Big Differences.
- Managing Your Credit.
- Systemizing a Payoff Strategy.
- How Soon You Could Be Debt-Free.
- Building Your Financial Literacy.

**REGISTER ONLINE (Click one of the Following Links):**

December 10, 2020. 8PM Eastern Time. [https://zoom.us/webinar/register/WN\\_jN4gcgdtRWWzKv\\_3inYwig](https://zoom.us/webinar/register/WN_jN4gcgdtRWWzKv_3inYwig)

December 13, 2020. 4PM Eastern Time. [https://zoom.us/webinar/register/WN\\_LGOgW3QIT020yIEFztI4Ew](https://zoom.us/webinar/register/WN_LGOgW3QIT020yIEFztI4Ew)

Feel Free to Invite Others to Attend.

**TAKE THAT FIRST STEP!**





**WORTH**

**Buying Sense: When Value is Excess**

One of the ways to improve your financial picture is by avoiding upsells, both *advertised* and *unadvertised*. And often times, upsells are sold in the form of “extra value”. Let’s look at an example or two.

For our first example, let’s look at the “bundled deal”, the Black Friday Special, or the other advertised promotions. Suggestive selling plays into this, as well, with add-on sales such as “Customers who bought this item also purchased XYZ”; or “Spend an additional \$50 and get free shipping.” True, some deals are worthwhile — if you need what’s being advertised. But more often, they’re targeted at triggering an emotional “Don’t Miss Out” call-to-action of spending.

Our second example is what we’ll call an “unadvertised” value. It’s more of a math equation based on scalability. If you’re in the market for a computer, one of the considerations is the amount of storage space you need on your hard drive. Nowadays a one-terabyte (TB) hard drive can average about \$60. It’s plenty of space for most people. But for just \$40 more, you can get twice the storage with a 2 TB drive. But wait, there’s more! For about \$200, you can get an 8 TB drive. Depending on your mindset, you can see the \$200 drive as “saving \$280” by paying only \$25 per terabyte, or you could see it as spending \$140 more than you should, if all you need is a 1 TB drive.

In both cases, the decision to buy (or not to buy) is part of your mindset. It boils down to *money habits*. If you constantly fall prey to being lured by “bigger values”, you’ll end up “saving so much money on deals” that you’ll always be broke! And if your purchases are made on credit cards, the *interest* you pay on revolving charges can cost you more than the value that you saved in the deals. That’s no way to get ahead in life, financially.

We cover these types of problems (and their solutions) in *The Financial Acumen Course*® and in our seminar workshops. Some values are worth-the-spend while other “value deals” cost you *more* than the value they offer. Learn the difference!

**WISDOM**

**Wise Words to Live By**

*“When prosperity comes, do not use all of it.”*  
~Confucius~

**GIVING BACK**

**A Worthwhile Value Deal!**

Change your financial future by getting “Money Smart”.



**LIFE AFTER DEBT**

**Get a Little “Social”.**

Help Us Help You: Like It, Comment, & Share It!



We’re hoping you’ll continue to support our efforts to spread the word on financial literacy!

Please visit our Facebook Page and **Share it & Like it.**  
<https://www.facebook.com/AchieveLifeAfterDebt/>

