



“Joining Hands to Lift Families”

Learning how to be “*Debt Free, Financially Secure*”

The National Black Church Initiative (NBCI), a faith-based coalition of 34,000 churches comprised of 15 denominations and 15.7 million African Americans, is proud to announce its recent partnership with **The Dream Company, LLC**, a multi-faceted insurance marketing company who will be administering **NBCI’s Financial Literacy Initiative** and offering term life insurance to its member congregants in faith commands across the country.

“Our goal is to provide the information and **financial literacy recourses to help every African American family** save one year's salary over the next seven years.”

- **Rev. Anthony Evans**, President/CEO



For more information please visit www.nbcifinancialsecurity.com

**Receive the blessing of financial security.
Join us to learn more.**

RSVP at dcbci2002@yahoo.com or call 202.744.0184

“Joining Hands to Lift Families”

Learning how to be “*Debt Free, Financially Secure*”

Finding Your Financial Sweet Spot

NBCI and The Dream Company put you on the path to financial security.

The goal of this program is to find out what you are spending and how you can begin to cut your budget; purchasing only what is necessary for yourself and for your family. This will help you find your financial sweet spot. Your sweet spot is the savings you have left over when you deduct your expenses from your income. These funds can be directed towards financial well-being activities.

Income vs. Expenses

1 How Much Can You Save?

2 How Much Is Left Over?

3 What is Your Financial Sweet Spot?

NBCI Wants Every African American Family to Save

one year salary over the next seven years.

Housing Deductions	Budget	Actual	Difference
Rent or Mortgage Payment			
Utilities			
Home Insurance & Taxes			
Home Repairs (to set aside)			
Other			
Sub Total			

Other Payments	Budget	Actual	Difference
Savings (to set aside)			
Credit Card Payments			
Debt Payments			
Other			
Food			
Sub Total			

Finding Your Financial Sweet Spot Continued

Transportation	Budget	Actual	Difference
Bus, Taxi, Airfare			
Car Payments			
Family			
Sub Total			

Personal & Health	Budget	Actual	Difference
Clothing			
Toiletries & Care Products			
Haircuts			
Gym & Sport Club Memberships			
Health, Life & Disability Insurance			
Doctor & Dentist Visits			
Prescription & OTC Drugs			
Other			
Sub Total			

Training and Education	Budget	Actual	Difference
Tuition			
Books & Fees			
Supplies			
Other			
Sub Total			

Entertainment	Budget	Actual	Difference
Tickets for Shows & Games			
Books & Magazine Subscriptions			
DVDs, CDs, Video Games			
Other			
Miscellaneous			
Sub Total			

Miscellaneous	Budget	Actual	Difference
Charity, Gifts & Offerings			
Pet Supplies & Vet			
Entertaining Guests			
Pocket Money			
Other			
Sub Total			

Finding Your Financial Sweet Spot Continued

Summary	Budget	Actual	Difference
Total Income			
Subtract - Total Expenses			
Funds Available for Use			



If your *spending more than you're making*, you must cut your budget *to reach your financial sweet spot*.

If your *making more than you're spending*, you have a *financial sweet spot... money you can save or invest*.

**Finding Your
Financial
Sweet Spot!**

If you can **just cut \$15*** a month off of your **cable bill**, you can **leave your loved ones up to \$150,000** over time through an **affordable term life insurance plan**.

*Based on a \$150,000 benefit amount, non-tobacco user, 30-34 year old female.

Let NBCI and The Dream Company show you how!

For more information please visit www.nbcifinancialsecurity.com

77 Million Americans Have Inadequate Life Insurance

NBCI and The Dream Company Can Help.

The hard facts about Life Insurance.

- ▶ One in three Americans doesn't have life insurance, leaving an estimated 77 million Americans financially exposed.
- ▶ According to a recently released new national survey, 77% of adults believe that providing for their family after they are gone is important, yet approximately 34% are uninsured.
- ▶ Of those who do have life insurance, more than one in five (22%) do not believe they have enough coverage.

Why don't we insure the future for our families?

- ▶ When asked why they lack life insurance, 43% of those surveyed said that coverage was too expensive, with 47% noting that the "uncertain economy" is restricting their capacity to purchase insurance.
- ▶ Nearly one in four respondents (24%) said that they did not think they needed it.
- ▶ One in seven (14%) felt that shopping for life insurance was too complicated or too much of a hassle.

Three Questions *You* Must Ask Yourself

Do we have a child or a loved one that depends on us for financial support?

Do we have enough money saved or invested to provide for our family in the event of pre-mature death?



Would our family be left in financial difficulty without our income?

(Unpaid Bills, Mortgage, College Tuition, and/or Day-to-Day Expenses.)

Let NBCI and The Dream Company Help You!

Getting Started is Easy

Affordable Term Life Insurance from NBCI in Partnership with The Dream Company.



Help **Protect** and **Create Financial Security** for *Your Family!*

Our partnership allows NBCI members to take advantage of the following:

- ▶ Online Application
- ▶ Automatic Billing
- ▶ No Medical Exam
- ▶ Spouse and Child Coverage
- ▶ Legacy Giving to Family and Church
- ▶ Family Financial Protection
- ▶ Financial Well-Being for Your Loved Ones
- ▶ Accelerated Benefits

How can I afford Term Life Insurance?

- ▶ One of the fastest ways to help provide financial security is to begin adjusting your family expenses.
- ▶ For as low as \$2 a week*, you can own a term life insurance plan that will help protect your family's financial future. As simple as giving up two movie rentals a month.

Go to www.nbcifinancialsecurity.com August 1, 2012 to apply.



*Based on a \$50,000 benefit amount, non-tobacco user, age 35-39 year old male.

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