EverOwn ACADEMY

EVEROWN FINANCIAL EDUCATION

8-Week Financial Strength Course

Eight presentations designed to move people from financial awareness to a disciplined system for building ownership, managing risk, and creating long-term optionality.

THE COURSE PROMISE

Understand the system. Learn the language. Make better decisions.

This is not eight weeks of worksheets. Each presentation uses clear financial terminology, analytical frameworks, real-world examples, and practical decision rules so participants understand how money moves from income to ownership.

MINDSET · FOUNDATION · INVESTING · RISK · OPTIONALITY

Educational overview only. The course is designed to build financial literacy and analytical decision-making; it does not provide individualized investment, tax, or legal advice.

WHY THIS COURSE EXISTS

Financial strength is more than a high income.

A person can earn well and still be financially fragile if every dollar is already assigned, debt compounds against them, liquidity is thin, and no portion of current labor is being converted into productive ownership. The course reframes money as a system: earn, keep, protect, own, compound, and create choices.

01

CLARITY

Know what comes in, what must go out, what is owned, what is owed, and which decisions actually move the balance sheet.

02

CAPACITY

Build liquidity, control costly debt, manage risk, and avoid structures that can force bad decisions at bad times.

03

OWNERSHIP

Direct a repeatable share of income toward diversified productive assets and allow time, discipline, and compounding to work.

HOW EACH PRESENTATION WORKS

Concept foundation: define the economic or financial principle accurately.
Analytical model: show how the concept is measured, compared, or stress-tested.
Decision application: connect the concept to a real household or investor choice.
Implementation lens: identify what to review, automate, monitor, or avoid.
Optional practice: light reflection or calculation - no heavy homework requirement.

THE LEARNING PATH

Eight presentations. One stronger financial system.

The sequence keeps the original course anchors - mindset, compounding, risk, diversification, stocks and crypto, platform mechanics, dollar-cost averaging, and long-term planning - while upgrading them with the EverOwn Financial Strength framework.

01 Financial Identity, Behavior & Ownership

How beliefs, incentives, cognitive biases, and the earn-spend cycle shape decisions.

02 Inflation, Time Value & Compounding

Purchasing power, opportunity cost, future value, real vs. nominal return, and time.

03 Financial Foundation, Liquidity & Risk Capacity

Cash flow, emergency reserves, debt math, liquidity, solvency, and the ability to stay invested.

04 Volatility, Asset Classes & Diversification

Drawdowns, correlation, risk tolerance, asset allocation, and portfolio construction.

05 Stocks, ETFs & Digital Assets

Business ownership, valuation, ETF structure, crypto economics, and core-satellite design.

06 Accounts, Custody & Investing Mechanics

Brokerage and retirement accounts, custodians, order types, fees, taxes, and security.

07 Systematic Investing, DCA & Rebalancing

Contribution systems, lump sum vs. DCA, rebalancing bands, behavior, and automation.

08 Long-Term Financial Strength & Optionality

Net worth, goal funding, tax-aware planning, protection, legacy, and a 10-year roadmap.

01 Financial Identity, Behavior & Ownership

Before you build a portfolio, understand the investor operating it.

PRESENTATION THESIS

This presentation starts with behavioral finance and the EverOwn mindset shift: income is the raw material, not the finish line. Participants examine how identity, incentives, environment, and emotion can influence saving, spending, and investing decisions.

WHAT WE COVER

- Financial well-being vs. income or net worth
- Loss aversion, recency bias, confirmation bias, herd behavior, and overconfidence
- Lifestyle inflation, present bias, and financial friction
- The difference between consumption, saving, and ownership
- The EverOwn progression: earn keep protect own compound create options

ANALYTICAL LENS

Participants learn to distinguish risk perception from actual risk and to recognize how cognitive bias can produce predictable errors in spending, saving, and portfolio action. Decisions improve when the environment, defaults, and constraints are built consciously rather than left to impulse.

KEY TERMINOLOGY

behavioral finance · loss aversion · recency bias · confirmation bias · mental accounting · opportunity cost · lifestyle inflation · risk perception

BY THE END OF THIS PRESENTATION

Leave with a clearer investor identity and a decision rule: use today's labor to buy tomorrow's ownership without letting short-term emotion rewrite the long-term plan.

02 Inflation, Time Value & Compounding

A dollar today and a dollar years from now are not economically equivalent.

PRESENTATION THESIS

This presentation explains why time is a financial variable. Participants learn how inflation reduces purchasing power, how compounding changes future value, and why the real return after inflation and cost matters more than a headline return.

WHAT WE COVER

- Nominal return vs. real return
- Inflation and purchasing-power erosion
- Present value, future value, discounting, and time value
- Compound growth vs. simple growth
- Contribution rate, time horizon, and return as separate wealth-building levers

ANALYTICAL LENS

An analytical core uses the future-value formula and scenario analysis. Instead of chasing an assumed return as a promise, the course turns investing into a process: contribution, horizon, inflation, and fees share the range of possible outcomes.

KEY TERMINOLOGY

future value of money · present value · future value · CAGR · nominal return · real return · inflation · discount rate

BY THE END OF THIS PRESENTATION

Understand why long-term goals generally require a growth engine and why increasing time and savings rate can be more controllable than trying to engineer extraordinary returns.

03 Financial Foundation, Liquidity & Risk Capacity

Financial strength begins with a floor strong enough to keep the roof standing.

PRESENTATION THESIS

This presentation upgrades the old risk lesson by showing that risk is not only market volatility. A household can have high risk tolerance but low real capacity if cash reserves are inadequate, debt costs are high, or near-term obligations may force asset sales.

WHAT WE COVER

- Cash-flow mapping and free cash flow
- Emergency reserves and liquidity
- APR, effective borrowing cost, and compound debt
- Debt prioritization and debt-service burden
- Risk tolerance vs. risk capacity vs. risk required
- Liquidity risk and sequence-of-needs risk

ANALYTICAL LENS

Participants compare the expected benefit of investing additional dollars with the guaranteed drag of expensive debt and the option value of liquidity. The goal is not to maximize cash; it is to hold enough cash to prevent ordinary life from liquidating long-term assets.

KEY TERMINOLOGY

liquidity · solvency · free cash flow · APR · debt service · emergency reserve · risk capacity · forced sale · margin of safety

BY THE END OF THIS PRESENTATION

Know how to build the floor: clarify monthly flow, create a cash buffer, control costly debt, and only then increase long-term risk exposure.

04 Volatility, Asset Classes & Diversification

Volatility is visible. Permanent loss and forced selling are the risks that matter most.

PRESENTATION THESIS

This presentation combines the original volatility and diversification lessons into a portfolio-construction framework. Participants learn how different assets behave, why correlation matters, and why a portfolio is a system rather than a collection of favorite investments.

WHAT WE COVER

- Volatility, standard deviation, drawdown, and recovery math
- Risk tolerance, horizon, and liquidity matching
- Equities, fixed income, cash, real assets, and digital assets
- Correlation and diversification
- Strategic asset allocation and concentration risk
- Rebalancing as a risk-control process

ANALYTICAL LENS

A 30% decline requires approximately a 42.9% gain to recover because losses and gains apply to different starting bases. Participants also learn why diversification can reduce idiosyncratic risk without eliminating systematic market risk.

KEY TERMINOLOGY

volatility · drawdown · maximum drawdown · correlation · covariance · asset allocation · systematic risk · idiosyncratic risk · rebalancing

BY THE END OF THIS PRESENTATION

Be able to judge a portfolio by its risk architecture - not just by which assets had the highest recent return.

05 Stocks, ETFs & Digital Assets

Different assets create value in different ways - and should be analyzed differently.

PRESENTATION THESIS

This presentation preserves the original stocks-versus-crypto comparison but makes it more rigorous. Participants learn what owning equity actually represents, how ETFs package exposures, and why digital assets require a different analytical framework than operating companies.

WHAT WE COVER

- Equity ownership, earnings, cash flow, margins, and return on capital
- Valuation multiples such as P/E and price-to-free-cash-flow
- ETF structure, expense ratios, holdings, weighting, and tracking
- Bitcoin scarcity and monetary-network thesis
- Ethereum/Solana network activity, fees, token supply, and adoption
- Core-satellite portfolio design and position sizing

ANALYTICAL LENS

Stocks are claims on businesses; their value can be analyzed through cash flows, profitability, growth, and valuation. Digital assets generally do not provide the same corporate cash-flow claim, so network utility, scarcity, security, adoption, and token economics become more relevant.

KEY TERMINOLOGY

market capitalization · free cash flow · P/E · return on invested capital · expense ratio · tracking error · tokenomics · network effect · core-satellite

BY THE END OF THIS PRESENTATION

Know what questions belong to each asset type and why high historical returns are not a substitute for understanding the source of value and the risk of permanent loss.

06 Accounts, Custody & Investing Mechanics

Investment results depend on more than what you buy; account structure and
im

PRESENTATION THESIS

This presentation modernizes the original Fidelity/Coinbase operational lesson. It teaches the architecture behind brokerage platforms, custodians, account types, order execution, security practices, fees, and tax treatment so participants can use financial platforms with confidence.

WHAT WE COVER

- Taxable brokerage vs. tax-advantaged retirement accounts
- Traditional vs. Roth tax treatment at a high level
- Custodian, broker-dealer, exchange, and wallet distinctions
- Market, limit, and stop orders
- Bid-ask spread, transaction costs, expense ratios, and advisory fees
- Two-factor authentication, account recovery, and custody risk

ANALYTICAL LENS

Participants learn that an identical investment can produce different after-tax outcomes depending on the account that holds it. They also examine implementation frictions - trading costs, spreads, fees, taxes, and security failures - that can reduce realized returns.

KEY TERMINOLOGY

custodian · brokerage account · Roth · tax-deferred · capital gain · cost basis · bid-ask spread · market order · limit order · 2FA

BY THE END OF THIS PRESENTATION

Understand the financial plumbing well enough to choose the right account, recognize common costs, place basic orders intelligently, and protect access to assets.

07 Systematic Investing, DCA & Rebalancing

A repeatable process can be more valuable than repeatedly trying to predict the

PRESENTATION THESIS

This presentation turns the original DCA week into a full investment operating system. Participants compare lump-sum investing with dollar-cost averaging, learn when each approach is logically appropriate, and see how automation and rebalancing can reduce behavioral errors.

WHAT WE COVER

- Dollar-cost averaging as income arrives
- Lump-sum investing and time in the market
- Contribution rate and savings automation
- Target allocations and rebalancing bands
- Drift, transaction costs, and tax-aware rebalancing
- Performance chasing and market-timing risk

ANALYTICAL LENS

DCA is not a mechanism that mathematically guarantees higher returns. Its value is often behavioral and operational: it converts investing into a schedule. If cash is already available, lump-sum investing may have a higher expected return because more capital is exposed sooner, while DCA can reduce regret and entry-point anxiety.

KEY TERMINOLOGY

dollar-cost averaging · lump sum · target allocation · drift · rebalancing band · contribution rate · tax lot · turnover · behavioral risk

BY THE END OF THIS PRESENTATION

Build a payday system: automate contributions, set allocation targets, define rebalancing rules, and evaluate the strategy on a long horizon instead of reacting to a short week.

08 Long-Term Financial Strength & Optionality

The ultimate objective is not a bigger number. It is a stronger set of choices.

PRESENTATION THESIS

The final presentation turns the original 10-year plan into a broader financial-strength roadmap. Participants connect cash flow, portfolio growth, protection, taxes, retirement, and legacy to the life options they are trying to create.

WHAT WE COVER

- Net worth, liquid net worth, and investable assets
- Goal-based planning and funding timelines
- Retirement-account accumulation and withdrawal considerations
- Insurance as risk transfer, not investment performance
- Estate-planning coordination and beneficiary designations
- Tax awareness, charitable goals, and legacy
- Financial independence, optionality, and sequence risk

ANALYTICAL LENS

Participants learn why net worth is a scoreboard but not necessarily spendable liquidity. A financially strong plan evaluates assets, liabilities, cash flow, taxes, access constraints, dependents, and time horizon together. Long-term projections are treated as scenarios, not promises.

KEY TERMINOLOGY

net worth · liquid net worth · investable assets · goal funding · tax diversification · beneficiary · estate plan · sequence risk · optionality

BY THE END OF THIS PRESENTATION

Leave with a 10-year decision framework built around the EverOwn progression: stabilize build own compound protect transfer.

WHAT PARTICIPANTS LEAVE WITH

A financial vocabulary, a decision framework, and a system.

The course is designed so a participant can walk into future conversations with an adviser, CPA, benefits professional, lender, or investment platform and understand the language being used - while also knowing the questions that should be asked.

01 Measure the foundation

Read a basic personal balance sheet, understand cash flow, liquidity, debt cost, and the difference between income and financial strength.

02 Understand return

Interpret nominal vs. real return, CAGR, compounding, fees, inflation, and why projections are scenarios rather than guarantees.

03 Evaluate risk

Separate volatility, drawdown, concentration, liquidity, and behavioral risk; match risk to horizon and capacity.

04 Analyze investments

Know how the analytical questions differ for businesses, ETFs, fixed income, and digital assets.

05 Use the system

Choose appropriate account structures, recognize costs, automate contributions, and apply rebalancing rules.

06 Build optionality

Connect today's financial decisions to retirement, family protection, entrepreneurship, lifestyle choices, and legacy.

EVEROWN FINANCIAL STRENGTH

Money with a mission. Ownership for life.
The goal is not to make every participant an investment professional. The goal is to make them harder to confuse, easier to organize, more disciplined under pressure, and better equipped to convert earned income into long-term ownership.

Educational overview only. The course is designed to build financial literacy and analytical decision-making; it does not provide individualized investment, tax, or legal advice.