



MONEY EMPOWERMENT IN THE DIGITAL AGE





The Old Familiar Quote:
Knowledge is Power.

A Newer, Better Quote:
Applied Knowledge is Power!

We used to say, "Things are changing."
**Now we say,
"Things have changed."**

**To have real
power today,
money needs
to operate in
an environment
that is:**

**Global
Tech Based
Expressed
in Billions**
(rather than
mere Millions!)

WELCOME

to Your Self-Study Toolkit

This toolkit provides a brief definition or description of everything you need to become conversant in the money talk of today.

Then, for detailed knowledge, click the link or scan the QR code to explore selected YouTube offerings on the subject. Please note, I have included videos with great content. However, I am not advocating for any of the products or services the YouTuber may be selling. Please explore other videos to gain deeper knowledge.

Finally, I'm inviting you to follow me into a greater financial literacy experience.

- Access the award-winning blog site, Plaid for Women, to find my bio and my money articles.
- Explore the learning community I have chosen, which offers an array of profitable, fun, innovative fintech products that will keep you and your money happily empowered!

**KEEP GOING! KEEP READING!
YOU'RE ON TRACK!**

WHAT YOU NEED TO KNOW...

New Tech Terminology...

1. FinTech
2. Crypto Currency
3. Blockchain Technology
4. WEB 3.0
5. Metaverse
6. Smart Contracts
7. Forex Trading



Basics of Money...

1. History of Money
2. Money vs. Currency
3. The Banking System
4. The Tax System
5. The Miracle of Compound Interest
6. Assets vs. Liabilities
7. Wealth vs. Riches

Then find More About...
Me ... My Writings... & My Blockchain Project!

DISTURBING STATS

About Our
Knowledge of the
New Economy...

MY GOAL...
To move the 63%
into the 21%

have
never heard
the keyterms

63%

know
the terms
but struggle
to explain

21%

are only
moderately
conversant

16%





DISTURBING FACTS

About Our Knowledge of the New Economy

We don't know . . .

Per the stats, most individuals are not yet educated in the new economy!

They don't know . . .

A little know fact is that most financial professionals are not yet able to navigate the waters of the new economy!

NEW TERMINOLOGY You Need to Know . . .

FinTech

Financial Technology. An innovative reconstruction of the financial industry, using data and digital.

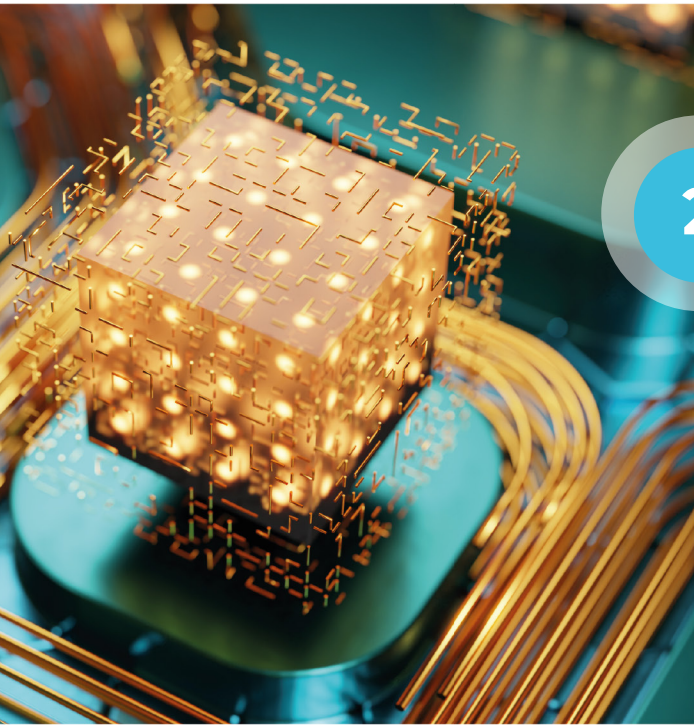
No check books, cash or paper ledgers.

A new technology that has been steadily revolutionizing money for many years now. An industry that boasts of over \$300 billion invested in the past decade.

A total market worth of \$4.7 trillion.



<https://www.youtube.com/watch?v=uwsoyTPAduY>



2

Blockchain Technology

A shared, immutable ledger that facilitates the process of recording transactions and tracking assets in a business network. A \$69B market.



Underlying technology of digital currencies, like bitcoin.

Removes the need for the powerful intermediaries found in the centralized systems.

High speed processing.

Private. Prevents our data from being captured.

Peer to peer trust protocol established by collaboration, cryptography and code.



https://www.youtube.com/watch?v=27nS3p2i_3g&t=61sS3p2i_3g&t=61s
<https://www.youtube.com/watch?v=PI80IkKwRpc>

Crypto Currency

A totally virtual, digital currency on the blockchain.

3



Offers convenience in transacting commerce.

100% virtual accounting and transfer of digital assets.

Decentralized.

Many copies of the same ledger-spreadsheet. Nearly impossible to hack into.

Needs only internet access, with no requirement to access a bank.

Instantaneous processing eliminates concerns about fluctuating exchange or interest rates caused by time delays.

Minimal transaction fees –compared with many bank fees.



<https://www.youtube.com/watch?v=PI80IkKwRpc>



WEB 3.0

A new way to experience the WEB where connection, interconnections, and wealth are under your control.
A \$33.53B market

Underlying technology of digital currencies, like bitcoin.

Removes the need for the powerful intermediaries found in the centralized systems.

High speed processing.

Private. Prevents our data from being captured.

Peer to peer trust protocol established by collaboration, cryptography and code.



<https://www.youtube.com/watch?v=7ovC50IYzxo>

Metaverse

A new universe where real and virtual can be lived as one, where opportunities become a new frontier. \$678B market. Brands include Facebook, Microsoft, Louis Vitton, and many more.



5

A virtual reality world.
(On the Computer)

Allows interaction with people, objects, real estate, ownership of property and the ability to build on the property.

Allows ownership of digital assets like NFT's (non-fungible tokens) and special currencies for use in specific metaverses.

Accessed through the internet, or use of a special headset called Oculus.



<https://www.youtube.com/watch?v=YvQkSmpNDJO>

https://www.youtube.com/watch?v=hHjvd0IUk_4



Smart Contracts

A contract built on the blockchain that benefits all parties by eliminating the middleman. Irreversible, trackable, self-enforcing.

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A contract that receives payments and self-executes through computer code once pre-determined criteria are met.



https://www.youtube.com/watch?v=hDEPtKc_vRc

Forex Trading

Foreign Exchange.
Trading based on the fluctuations in currency exchange rates. Buying and selling to hopefully make a profit.

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Works by purchasing currency, holding it while the exchange rate moves, then selling it at the new price.

Determining the right time to buy and sell is the essence of Forex Trading.

Transacted through online exchange brokers.

24/7 market



<https://www.youtube.com/watch?v=NhFlqFVBmxc>

WHAT YOU NEED TO KNOW ABOUT MONEY . . .

1. **History of Money.** Discover where money first began and what constitutes real money.
2. **Money vs. Currency.** Do you know the difference?

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Currency: a medium of exchange, a unit of account that must be:

Portable – easily carried around

Durable – doesn't disintegrate over time

Divisible – unit of account, can make change

Fungible– each unit the same as the next

Money is all that currency is, plus it must be a store of value over a long period of time.

Money must be limited in supply.



<https://youtu.be/DyV0OfU3-FU>

3. **The Banking System.** All of us use banks. But how many of us really understand how the system works, and how to make the system work for us, rather than against us?

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How did our current banking and money system begin in this country.

What happen at Jekyll Island in 1910?

How and why did the central banking system begin?

Why is it called the Federal Reserve Banking System when it:

- is not really a federal institution (it's private)
- has no reserves
- and isn't really a bank?

<https://www.youtube.com/watch?v=GiEVU31aCSI>
<https://www.youtube.com/watch?v=Xoz4jbEZlc>
<https://www.youtube.com/watch?v=-Y0I-vVLBVQ>



4. The Tax System

Know why the wealthy don't pay taxes –LEGALLY.

Know the Cash Flow Quadrants and who pays the highest taxes:

“E” Quadrant –Employees (pay about 40%)

“S” Quadrant –Self-Employed (pay about 60%)

“B” Quadrant –Big Business (pay approx. 20%)

“I” Quadrant –Investors (can pay as little as 0%)

Tax rates are based on what the government wants to incentivise.

Effective tax strategies position us to use the the tax code to our advantage.



<https://www.youtube.com/watch?v=fY4OKy54Yfs>

72

5. The Miracle of Compound Interest

The Rule of 72. Rate of Return, divided into 72 reveals the number of years required to double your money.

Einstein Quote: Compound Interest is the eighth wonder of the world. He who understands it, earns it....he who doesn't... pays it."

Not understanding the Rule of 72 leaves us vulnerable to institutions that will use this rule against us.

The goal: to double your money as quickly as possible.



<https://www.youtube.com/watch?v=dG0nmmVDCJM>
<https://www.thecalculatorsite.com/finance/calculators/compoundinterestcalculator.php>

6. Assets vs. Liabilities

7. Wealth vs. Riches

It all begins with a financial statement.

Income, expense, asset, liability and cash flow are the key words

Assets: “cash flow” money into your pocket.

Liabilities: take money from your pocket.

Some things that we casually call “assets” (like a house) don’t usually fit the real definition of an asset.

Riches are often measured in savings and immediate employment income.

Wealth is created by cashflow, controlled to generate residual, passive income.



<https://www.youtube.com/watch?v=ECgQtEflsU4>



ABOUT ME!

I am a blog writer and Money Empowerment Expert for Plaid for Women.

I believe in the power of dreaming big and working together in community to make all our dreams of freedom a reality."

Find full information about this digital media platform for women, who come together to share unique perspectives on a broad range of topics thereby creating stronger bonds between empowering our community.

<https://www.plaidforwomen.com/gail-white/>



ABOUT MY FINTECH PRODUCT AND COMMUNITY!

Breakthrough blockchain technology meets powerful income generator.

Find full information about the project, and my contact information on this website.

We feature fintech innovators, aligned celebrities and giants from other industries.

www.gailwhite.net



I am inviting you to...
EXPLORE, EARN AND HAVE FUN!



**NOW YOU HAVE
KNOWLEDGE.
APPLY IT BY TAKING
ACTION, AND YOU
WILL HAVE...**

POWER!

