



CRYPTOWOKE
FINANCIAL
SUSTAINABILITY
MOVEMENT

CRYPTOWOKE

GENERATION GRADUATION BOOT CAMP

**FINANCIAL LITERACY FOR YOUNG PEOPLE
CURRICULUM AND WORKBOOK**





CRYPTOWOKE FINANCIAL SUSTAINABILITY MOVEMENT'S GENERATION GRADUATION FINANCIAL LITERACY BOOT CAMP WITH M'BWEBE ISHANGI

Five 90 Minute Sessions via Zoom

SESSION SCHEDULE

- **SESSION₁** | The Rat Race Psychosis: We've Been Lied To/What Banks Don't Want You to Know
- **SESSION₂** | Relearning What We Think We Know About Money/ Budgeting 101
- **SESSION₃** | Velocity Banking Strategies I: How to Use Credit Instead of Your Paycheck to Build Wealth
- **SESSION₄** | Velocity Banking Strategies II: The Intergenerational Plan
- **SESSION₅** | Cryptowoke Implementation Plan: Passive Income Creation, Whole Life, IBC, and Compound Interest

Sessions will be recorded and made available for download when course ends.



WHAT YOU WILL LEARN

By the end of this course, you'll:

- ▶ Comprehend the history of Banks and its relation with people
- ▶ Know what and how to figure out your FEN and Cash Flow numbers
- ▶ Have a 6-month-to-1-year plan on raising your credit limit and score
- ▶ Leverage your credit for everyday use instead of checking account
- ▶ Pay off large debts in months instead of years
- ▶ Have the capital to Invest in commodities like tech and tangible assets such as land
- ▶ Devise a plan enabling you to retire by 35 (or within 5-10 years after tanking this course)
- ▶ Plan a goal-oriented and time-lined exodus/liquidation of all assets
- ▶ Design path toward financial sustainability that can be handed down your bloodline as well as community



CURRICULUM

*"THERE IS NOTHING NEW IN THE WORLD EXCEPT
THE HISTORY YOU DO NOT KNOW."*

SESSION1: THE RAT RACE PSYCHOSIS

THE JOB MARKET IS DEMEANINGLY INCREASING

- ▶ You're killing yourself for a job that would replace you within a week if you dropped dead.
- ▶ More Americans need a second job to make ends meet—and its sending a troubling message about the economy
- ▶ No employer is obligated to pay you for the rest of your life. Eventually, you will be laid-off, a victim of downsizing, or fired.
- ▶ The older you get, the closer you are to losing your job. Companies are downsizing as well as outsourcing for cheaper labor (including the increased use of AI, robotics, and auto-tellers). **TENURE NO LONGER HOLDS WEIGHT!**
- ▶ Every 30 days we all have living expense bills that are due (mortgage/ rent, car notes, credit cards, t-bills, food bill), When the day comes when you no longer have a job, how will you sustain yourself?
- ▶ Although A.I. will have a trans-ethnic impact. Our youth may be affected in a way they won't be able to come out of.

THE RETIREMENT SYSTEM DOES NOT WORK

- ▶ The Real About 401(k)s, Stocks, and Bonds
- ▶ Social Security Facts
- ▶ We've Been Sold the Lie About Education

WHAT IS MONEY?

- ▶ The History of Money
- ▶ What Do Banks Do With Your Money?



*"NO MATTER HOW MUCH EDUCATION YOU HAVE,
THESE INSTITUTIONS WILL NOT TEACH YOU HOW TO
MANAGE MONEY. IF THEY DID, THEY'D BE RENDERED
POWERLESS JEOPARDIZING THEIR BOTTOM LINE...
MAKE MONEY OFF YOUR IGNORANCE!"*

SESSION2: DOING AWAY WITH WHAT WE THINK WE KNOW ABOUT MONEY

THE HISTORY OF BANKS THEY DON'T WANT YOU TO KNOW

- ▶ The 40 Acres and a Mule Myth
- ▶ The Banks Role in the Decay and Gentrification of the POADUS Domestic Community
- ▶ The Ethnic Wealth Disparity

ESTABLISHING YOUR FINANCIAL ENDURANCE NUMBER (F.E.N.)™

ESTABLISHING YOUR CASH FLOW NUMBER USING THE S.U.S.T.A.I.N. METHOD

- ▶ Understanding Cash Flow: the key to leaving the Rat Race



"BANKING IS NECESSARY. BANKS ARE NOT."

— WELLS FARGO'S 2004 ANNUAL REPORT

**SESSION 3 VELOCITY BANKING STRATEGIES 1: HOW TO USE CREDIT
INSTEAD OF YOUR PAYCHECK TO BUILD WEALTH**

A DEEPER LOOK AT YOUR F.E.N.

- ▶ How to Establish Your Financial Endurance Number

UNDERSTANDING CASH FLOW: THE KEY TO LEAVING THE RAT RACE

- ▶ Establishing Your Debt-to-Income Ratio to Manage Spending Habits

USING CREDIT FOR FINANCIAL SUSTAINABILITY

- ▶ How to Build Your Credit Score
- ▶ What to do if you have bad or low credit



"IF YOU ALLOW SOMEONE TO FEED YOU, YOU ALSO ALLOW THEM TO STARVE YOU!"

SESSION4: VELOCITY BANKING STRATEGIES II: THE INTERGENERATIONAL PLAN

WHAT IS VELOCITY BANKING?

- ▶ Creating Your Velocity Banking Cash Flow Model for Credit Cards, Car, Student Loans, and Mortgage

USING VELOCITY BANKING TO ADDRESS AMORTIZED LOANS

- ▶ Which Interest Would You Rather Pay: Credit line or Loan?

FROM VELOCITY TO INFINITE BANKING

- ▶ What to do after Debt Reduced with Positive Cash Flow BUT you're still employed



*"PASSIVE INCOME IS THE INCOME OF THE RICH.
IT'S ALMOST IMPOSSIBLE TO GET RICH OFF
EARNED INCOME."*

**SESSION 5: PASSIVE INCOME CREATION: WHOLE LIFE, IBC, &
COMPOUND INTEREST**

**CREATING PASSIVE INCOME STREAMS USING COMPOUND
INTEREST**

- ▶ Learn how Passive Income Coupled with Infinite Banking Concepts Enable You to Become Your Own Bank.

REVISIT YOUR GOALS

EXIT STRATEGIES

PLAN OF ACTION - PROTECT AND PASS ON



ABOUT YOUR INSTRUCTOR



Instructor: M'Bwebe Ishangi
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My interest in finances and financial therapy began when I was suddenly let go after working at the National Basketball Association in New York City for 12 years. It was here I realized how true this saying is:

“If you don't design your own life plan, chances are you'll fall into someone else's plan. And guess what they have planned for you? Not much.”

And if that wasn't clear enough, this is the inevitable realization most will face with no plan:

“If you allow a man to feed you, you also allow him to starve you.”

Job security is at an all-time low and this disturbs your ability to meet life's financial demands—which not only disrupts your current lifestyle, *it effects your retirement!*

I soon learned the ‘Rat Race Psychosis’ is something we’ve been conjured to believe is a byproduct of being an adult, meaning, in order to attain money, we must work for it.

It wasn’t until I decided to learn about money that I realized there’s another side of the coin we’ve been excluded from. This led to my creating the Cryptowoke Financial Sustainability Movement, where I teach how to fire your boss before they fire you, using money methodologies of the rich, who employ their money to work for them.

My work is centered on creating financial sustainability for 3000 families to live off their savings and investments with the intent of intergenerational wealth transfer throughout their present and future bloodlines.

With these same 3000 families all ‘Cryptowoke Ready’, we will collectively take on cooperative endeavors to develop intergenerational economic, ecological, and cultural resuscitation and preservation.

For further insight on how to implement these tips, I invite you to join the Cryptowoke Financial Sustainability Movement @ www.cryptowokemovement.com



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