



# Financial Literacy Masterclass

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NO  
ACTIV



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# Phalak, Claude & Co





The First Thing.

How long  
does it take  
to become  
financially  
independent?



The Second Thing.

What to  
consider  
before  
investing?



The Third Thing.

What are  
the risks?



# My Mission

Elevate my communities.  
I help you get what  
you deserve. Together  
we successfully beat the  
odds of structural racism.



# My Vision

*"Black People are not dark  
white people"* – Tom Burrell

We need content created  
by Black people  
for Black people



# (Black) Financial Independence

The average wealth of the top 1% Black families is \$1.5 million

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The average wealth of the top 1% White families is \$12 million

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"F@ck living rich and dying broke" Jay Z

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Question 1

How long does it take  
to become financially  
independent?



# How long does it take to become financially independent?



Where are you today?

\$1.0M



How much you will pay yourself per year

\$60K or \$5K  
per month



What's your target number?

\$1.5M



# Where are you today?

Know your net worth

ASSETS	May 2018	
	USD	EUR
Current account - US	\$43,000	€36,752
Current account - NL	\$35,100	€30,000
ESPP + Individual	\$29,000	€24,786
Nike stock Options - exercisable	\$27,000	€23,077
401K US	\$252,000	€215,385
eTrade personal trading		
Dutch Pension	\$0	€0
House	\$748,800	€640,000
Sum	\$1,134,900	€970,000
DEBTS		
House + Renovations	-\$748,800	-€640,000
Net Worth	\$386,100	€330,000

# How much you will pay yourself per year?

## How much are you spending today/in the future?

Location, lifestyle choice, continue part time working, etc...



The hardest and most meaningful  
question

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# What's your target number?

## The 4% rule

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### *The Four Percent Rule and Economic Crises*

*Actually, the Four Percent Rule may be a little on the conservative side. According to Michael Kitces, an investment planner, it was developed to take into account the worst economic situations, such as 1929, and has held up well for those who retired during the two most recent financial crises. Kitces points out:*

*The 2000 retiree is merely “in line” with the 1929 retiree, and doing better than the rest. And the 2008 retiree—even having started with the global financial crisis out of the gate—is already doing far better than any of these historical scenarios! In other words, while the tech crash and especially the global financial crisis were scary, they still haven’t been the kind of scenarios that spell outright doom for the Four Percent Rule.*

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EXCEL LINK





Question 2

What to consider  
before investing?

# What to consider before investing?



1. What are your return aspirations?

Risk a little to  
earn a lot



2. What fees are you paying?

Less than  
0.10%



When do you want to be free?

It depends



# What are your return aspirations?

The power of exponential growth

How many times do you need to fold a piece of paper to get to the moon?



Don't be greedy

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# What are your return aspirations?

## The S&P500

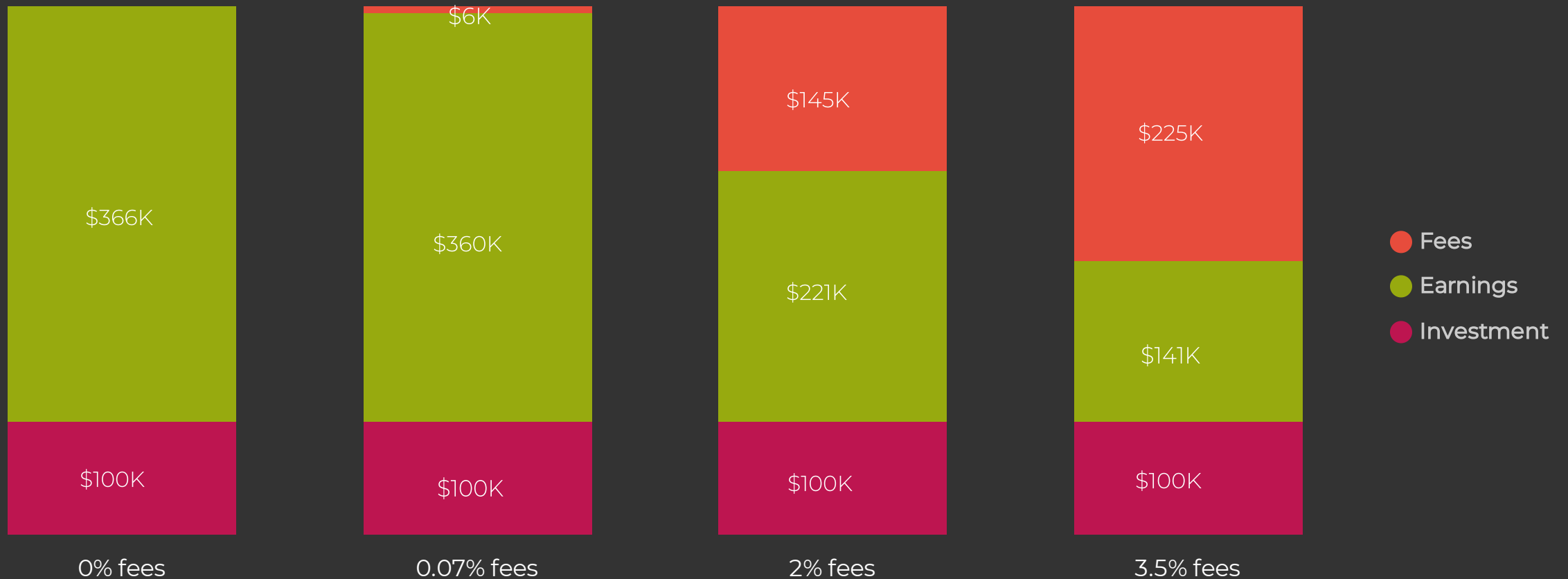
“The S&P 500 index is a benchmark of American stock market performance, dating back to the 1920s. The index has returned a historic annualized average return of around 10% since its inception through 2019”

INVESTOPEDIA

Year	Average (Closing Price)	Year Close	Annual (% Change)
2021	3,777.86	3,768.25	0.32%
2020	3,217.86	3,756.07	16.26%
2019	2,913.36	3,230.78	28.88%
2018	2,746.21	2,506.85	-6.24%
2017	2,449.08	2,673.61	19.42%
2016	2,094.65	2,238.83	9.54%
2015	2,061.07	2,043.94	-0.73%
2014	1,931.38	2,058.90	11.39%
2013	1,643.80	1,848.36	29.60%
2012	1,379.61	1,426.19	13.41%
2011	1,267.64	1,257.60	0.00%
2010	1,139.97	1,257.64	12.78%
2009	948.05	1,115.10	23.45%
2008	1,220.04	903.25	-38.49%
2007	1,477.18	1,468.36	3.53%

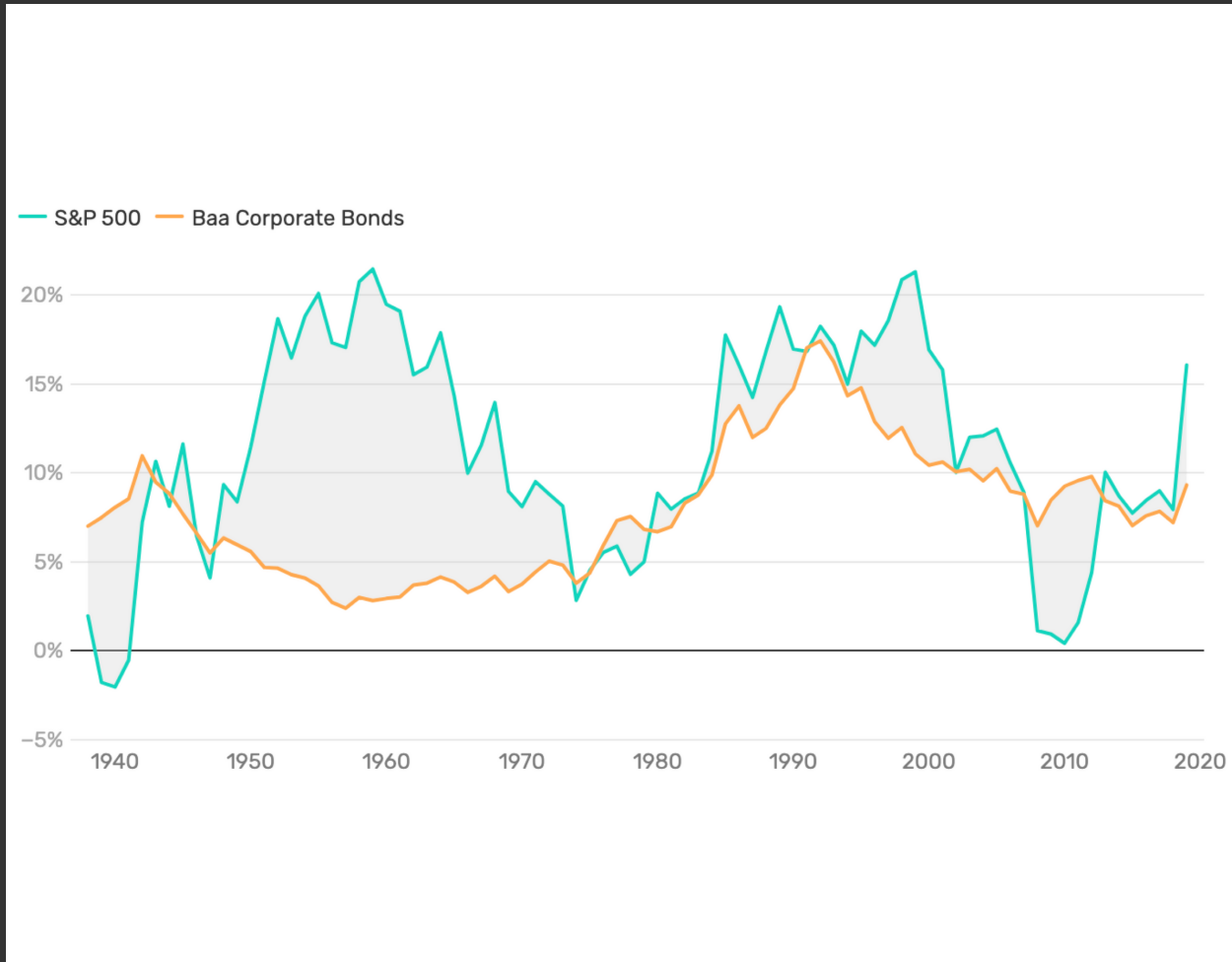
# What fees are you paying?

\$100K invested over 20 years with 8% annual return





# When do you want to be free?



## Stocks vs bonds

10 year rolling average of  
annual return



Question 3

# What are the risks?

# Limited risks

- 1 If you invest for the long term (10 years)
- 2 If you stick to your strategy
- 3 If you do not need your money short term
- 4 What to do with your spare time







Let's build generational/community  
wealth

[www.theblacknegotiator.com](http://www.theblacknegotiator.com)

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