

## History

Crossing The Jordan was established in 2007 for the sole purpose of helping women like myself to better understand and use money to create wealth and protect it for our families and friends.

## Objective

To help women overcome the fear of money by providing a forum to understand investing and saving strategies thus developing the skills and knowledge to create wealth and protect it.

The group's methodology is based on the biblical principles for T.G.I. (tithe, give, invest) and S.G.I. (save, give, invest). Areas of focus include personal analysis, insurance, mutual funds, saving, college funds, and real estate.

## Vision

To expand the number of families that are debt-free and experiencing financial freedom which allows them to enjoy their life together.

## Mission

To create opportunities for women to take complete possession of their land (wealth) by providing a safe place to gain insight and knowledge on how to accomplish financial freedom.



The new life results:  
Wisdom & Knowledge  
Respect & Appreciation  
Discipline & Budget  
Planning Skills  
Financial Freedom



# Crossing the Jordan



A Women's Money  
Advisory and Investment  
Program

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## What is Crossing The Jordan?

Crossing The Jordan is an educational financial workshop designed to educate women on how to take control of their financial situations and develop the skills that can lead to financial freedom and prosperity. The biblical principles of T.G.I. (tithing, giving, and investing) and S.G.I (saving, giving, and investing) are emphasized throughout the program to encourage careful planning, thoughtful budgeting, and wise decision-making.

Crossing The Jordan creates a friendly and supportive environment that encourages women to invest wisely, shows them how to increase their opportunities for wealth, and educates them about how to protect their wealth once they have obtained it.

## The Good News...

### It's a "Wo"man's World!

Women's roles in society, the economy, and at home have evolved to where an increasing amount of decision-making and control falls to women. Unlike women in previous generations, today's woman finds herself in an unprecedented societal and economic shift:

- The percentage of women in the workforce almost doubled in the second half of the last century from 32% to 62%.
- Today there are one-third more women graduating from college than men.
- Women's median income has increased over 60% over the past 30 years, while men's median income has hardly increased at all.
- The number of women earning \$100,000+ has quadrupled in the last decade.

- Sixty percent of women with business degrees out earn their husbands.
- Women account for half of all stock market investors.
- It is expected that by 2010 women will control 60% of wealth in the United States.

## The Bad News...

### We are a Nation of Debt.

According to the Federal Reserve:

- Consumer debt hit \$2.6 trillion in December 2007.
- Outstanding consumer credit, including mortgage and other debt, reached \$9.3 trillion in April 2003.
- Household debt as a percentage of assets reached the historic high of 22.6 percent in the first quarter of 2003.
- As of June 2008, this financial obligations ratio stood at 17.82% for homeowners and 25.98% for renters.

Interestingly, household debt and the national debt have some of the same implications because their repercussions will extend beyond our current fiscal situation in future generations. While fixing one mitigates the other, fixing both would be a gift to the children and grandchildren of baby boomers, the post-WWII babies who are set to retire in a few short years. Without adequate retirement savings, this cohort will rely on Social Security as its primary source of income.

As of February 24, 2009: \$10,852,124,281,534.83. The estimated population of the United States is 305,705,793, so each citizen's share of this debt is \$35,498.59.

## Creating Money Divas...

A Money Diva is...talk about Jackie here and how you are going to turn her into a "Money Diva". askjdfkaskjdf ewlkjwedf ldkfjadlskfj adf alsdfj a;sdlkfj a;lskdjflakdjf laksdjflakd a;lksdjf adjfa,.

The program focuses on personal development to help women:

- change their minds about money
- overcome fear of money
- increase their confidence
- directly apply good sound financial principle to their personal lives
- identify the difference between good and bad investments
- increase their wealth
- teach their children financial knowledge
- protect their wealth
- become debt-free
- Start an effective financial plan that is easy to manage and maintain

The program features: (make this into a short paragraph) 7 weeks or 2 day, low cost, convenient location, interactive, engaging, fun,safe, friendly, open, empowering, licensed instructors, industry experts (guest speakers), warm, exciting, up beat, caring