



# WISDOM OF WEALTH

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for women



## On How to Become Financially Smart

### A Selection of

- Talks
- Workshops

**Suited for Women from All Walks of Life**

## A selection of Talk topics

to suit 15 – 60 minute timeslots



## A selection of Talk Topics (to suit 15 – 60 minute time slots)

- What is standing between you and – Ka-ching?
- 6 Steps to Financial Independence
- 10 Money Mistakes Women make
- 7 Things that Successful Investors do
- 3 Steps to Becoming a Financially Confident Woman
- 10 Undeniable Laws of Money
- Scary Times Guide to Survival
- 7 Pitfalls of Property Investing
- Warren Buffet Invests like a girl – find out how you can too
- Smart Strategies for Savvy Women
- 3 truths about being financially savvy
- Understanding the difference between saving and investing
- What is your money blue print? Are your beliefs holding you back
- 5 Easy Steps to Understanding Superannuation
- Debunking the Wealth Mindset – What You Need to Know to Succeed
- Accelerate Your Wealth by understanding Your Personal Cash Flow
- Effective Goal Setting
- 4 Investment Pitfalls everybody should avoid
- 4 keys to better investment
- The art of war – How to be Zena the Warrior Princess when it comes to investing
- Is your Wealth Thermostat stuck

## A selection of Workshops



*The Wisdom of Wealth Workshops - a safe and fun way to learn the secrets of the Wisdom of Wealth*

### Unlock Your Unique Wisdom of Wealth

Curious about what the funky sunglasses are about?

All part of the secret of .....

### How to create unstoppable momentum to grow your wealth

## A selection of Workshops

<p><b>Wisdom of Wealth Introductory Course</b></p> <ul style="list-style-type: none"> <li>• What is the status of women today</li> <li>• Why are women not investing</li> <li>• Introduction to Money Mindset – learning about money has less to do with understanding the nuts and bolts of investment – it's about releasing emotional blocks</li> <li>• How to release money blocks</li> <li>• Introduction to Money Mechanics – 3 key concepts</li> <li>• What do successful investors do</li> <li>• Cash flow Your Wealth Accelerator – Understanding the difference between wants vs needs –savings and investing</li> <li>• 10 biggest money mistakes women make</li> <li>• 3 simple steps to get started</li> </ul>	3.5 hours
<p><b>Wisdom of Wealth Master Class</b></p> <ul style="list-style-type: none"> <li>• Money Mindset – going deeper – are your values holding you back?</li> <li>• How to manage your emotions around investments</li> <li>• Understand market psychology</li> <li>• What is your money thermostat</li> <li>• Money Mistakes that Women</li> <li>• Warren Buffet invests like a girl – find out how you can too</li> <li>• 8 traits of a Successful Investor – how to apply them in your life</li> <li>• Accelerate Your Success using the Most Important Equation of Personal Leadership &amp; Money</li> <li>• Discover Effective Money Management Systems</li> <li>• The nuts and bolts of investments – how does super work, tips and trick of real estate, how do shares work, investment structures how to harness them to your advantage, what is a managed fund</li> <li>• Understand the difference between Wealth Cycle and Lifestyle Cycle</li> <li>• Smart Strategies for Savvy Women</li> <li>• Understand and start effectively using the “Learning Curve” to your advantage</li> <li>• Set Inspired Financial Goals– Using the MAP system</li> <li>• Personal Debt Management</li> </ul> <p>Course content may be adjusted to audience and outcomes desired</p>	Full day
<p><b>Wealth Breakthrough Boot Camp</b></p> <ul style="list-style-type: none"> <li>• A course designed to enhance your journey as a Woman of Wealth</li> <li>• Wealth Mastery for women</li> </ul> <p>Course content may be adjusted to audience and outcomes desired</p>	2 day workshop  Or 6 week course

<p><b>Let's get into the trenches of Money</b></p> <ul style="list-style-type: none"> <li>• Cash Flow Management – the key to financial success</li> <li>• What are your investment options</li> <li>• How does super work and what do you need to know</li> <li>• Tips and traps of Real Estate</li> <li>• Should you invest in shares?</li> </ul>	3 hours
<p><b>Financial Fitness for Women - Become a Financially Confident Woman</b></p> <ul style="list-style-type: none"> <li>• A course designed to examine the beliefs and myths women hold around money</li> <li>• 9 Habits of the Financial Confident Woman</li> <li>• Basics of Money</li> </ul>	3.5 hours
<p><b>Creating a powerful Wealth Mindset</b></p> <ul style="list-style-type: none"> <li>• Building blocks of your mindset</li> <li>• How to access your higher self</li> <li>• Unblocking limiting beliefs around Money and Wealth</li> <li>• Understanding the learning curve</li> </ul>	1.5 hours
<p><b>Financial Planning Unravelled</b></p> <ul style="list-style-type: none"> <li>• Everything you need to know about what financial planning is</li> <li>• What is the wheel of wealth?</li> <li>• What to expect from a meeting with a financial planner</li> <li>• What to ask a financial planner</li> <li>• How to prepare to get the most out of your meeting</li> <li>• How to leverage your relationship with a financial planner</li> </ul>	1.5 hour
<p><b>Debt in Focus</b></p> <ul style="list-style-type: none"> <li>• Good debt vs bad debt</li> <li>• Strategies to get rid of bad debt</li> <li>• How to build wealth using good debt</li> </ul>	1 hour
<p><b>Successful investing – getting it right</b></p> <ul style="list-style-type: none"> <li>• A handful of strategies to get you thinking</li> </ul>	1.5 hour
<p><b>Take your Super out of the too hard basket</b></p> <ul style="list-style-type: none"> <li>• Understanding what super really is</li> <li>• Debunking its reputation – the good, the bad, the ugly</li> <li>• How to harness its secrets to your advantage</li> </ul>	1 hour

<p><b>Shares – understanding how powerful they can be</b></p> <ul style="list-style-type: none"> <li>• Understanding what shares are about</li> <li>• Are they really risky or is that just bunkum</li> <li>• Dividend imputation – use them effectively and pay very little tax</li> <li>• Why owning shares is so important</li> </ul>	1.5 hour
<p><b>Risk – Does it meaning losing your money or outliving your capital?</b></p> <ul style="list-style-type: none"> <li>• What is Risk and do you need to take it</li> <li>• Asset allocation – which basket to put your eggs into</li> </ul>	1 hour
<p><b>Cash flow – the secret weapon of wealth acceleration</b></p> <ul style="list-style-type: none"> <li>• What is cash flow management</li> <li>• 2 common cash flow patterns</li> <li>• 6 tips for creating a cash flow plan</li> <li>• 7 money management mistakes to avoid</li> </ul>	1.5 hour
<p><b>Property – So many tips and traps that you need to know</b></p> <ul style="list-style-type: none"> <li>• 6 things to consider before investing in property</li> <li>• 4 tips to consider when purchasing</li> <li>• 4 tips to help you negotiate price like a professional</li> <li>• 12 thing I wish I knew before buying a home</li> </ul>	1.5 hour
<p><b>Life After Divorce – the New Balance</b></p> <ul style="list-style-type: none"> <li>• 6 things you need to do immediately</li> <li>• Adjusting to a change in income</li> <li>• Organizing your Will, insurance and superannuation</li> </ul>	1 hour

# Other information you might expect



## Bio – ready for you to trim down for your promotions/introductions



Workshops | Talks | Private Coaching | Speaker

### **Christina Cabrera**

Principal Wisdom of Wealth™

*With 22+ years of experience in her field, Christina is no ordinary financial planner. She practices what she preaches and is passionate about helping other investors achieve their goals.*

*As an active investor since 1985, she has direct personal experience investing in a wide range of assets from commercial and residential property, to Australian and International shares, managed funds, gold and more.*

*Christina is unique in the financial planning industry. She has combined her impressive technical skills and financial strategies with her passion in money mindset coaching to create hands on workshops empowering women to make educated choices and smart decisions about their own money. These seminars and workshops assist women in tapping into their own inner wisdom and accelerate their own path to financial freedom.*

*Well-equipped to aid others, Christina is a Certified Financial Planner® - the highest designation offered by the Financial Planning Association of Australia. She is the holder of a Bachelor of Commerce earned at The University of Western Australia, a Diploma in Financial Planning and she is a Master NLP Practitioner.*

*Developing sound financial planning strategies for her clients is a serious business, and so is her mission to see more women take control of their own finances.*

*You can see the un-serious side of Christina if you ever find yourself on the Salsa and Argentinian Tango dance floor!*

## Some comments from workshop participants

"I love the way Christina presents, it was fun and informative. Thank you – the only thing – 3 hours was too short - Invest in yourself – gives you more gratification and benefit than a pair of shoes or an expensive branded bag!"

**Carmen Tseng**

"I like how Christina focuses on the female mindset and created a workshop that delivers more efficient financial tips to the female audience – well done! A great introduction for women who wish to have more financial knowledge" **Carol Loh**

"A completely different way to approach your finances – starting with looking internally rather than externally" **Laura-Jane Petley**

"Knowledge alone does not change behaviours. This workshop taps into all the personal junk that prevents us from taking action. Fantastic" **Erin McKay**

"It will change the way you think about wealth creation. A different more personable approach" **Miriam Krouzecky**

"Very worthwhile – highly recommend" **Linda Burges**

"Do it! Opens your eyes up to all different possibilities to become wealthy" **Jaye Lange**

"I strongly recommend to all women that want to start the journey of improving their wealth knowledge. Christina you are such an engaging, well spoken, honest and genuine presenter. Thank you" **Trish Matljan**

"Attend and let your financial wealth soar" **Vanessa Vaughan**

"Very thought provoking presentation. Made me grow and rethink" **Julia Hindmarsh**

"Strongly encourage – will give an understanding of why you are in the place that you are financially" **Kim Savins**

"A need to attend presentation for all young women to address their wealth situation" **Mary Barker**

"These three short hours have helped me understand what's holding me back- and get excited about moving forward" **Angela Bennett**

"Christina is passionate about her work, she cares about her clients and doesn't try to "sell" any product, no underlying purpose or other agenda" **Catherine Shepherd**

## Some comments from Christina's clients

"Christina Cabrera is not only a stunning financial planner who has real consideration for clients' needs above her own need for fees, she is a true humanitarian with an incredible spirit for adventure, fun and giving back" **(Mike Handcock, Chairman - Rock Your Life)**

"Within 5 minutes of meeting Christina I knew that there was an amazing comparison between her and anyone else. When I saw how she operated I knew I had to swap over and haven't looked back since. There is no one else I would trust more. Christina gives us a good sense of being on the right track and being guided through our financial maze until we hit our goal which is retirement. She has our back and I've always been impressed by her integrity, and that's never stopped. She allowed us to get on with what we do knowing she is in the background helping us on the strategy side. Christina's integrity is real. She speaks from true belief. She really wants to help people get to where they want to go. When you find someone who inspires you, then you let others know. Christina is one of them."

With markets the way they are, she has made a difference. The way she has been able to understand my husband and my attitudes and our fears and willingness to accept risk that may lay ahead so that my husband feels like he is feeling looked after and he doesn't have to worry then that's a big thing. As a result of how she has handled our portfolio she has us so well protected and balanced. She sat us both down, she tells it how it is, and can be as clinical and straight down the line (he's an engineer) and turn to me and I know that she has the holistic thing down and the emotional side of it for me. Love her terminology she has a way of saying things, the perspective is great. You can be comfortable and secure in the knowledge that you couldn't be employing a better strategy to get you where you plan to go. We don't get set up for disappointment we get set up for reality. **(Dene and John Gray, Business Owners)**

"Thank you for your advice, guidance and patience (!) in helping me to get on financial track. It has been a big year for getting sorted. I look forward to benefitting from your wisdom and expertise." **(Marcus Weidinger, Consultant Pharmacist)**

"Thank you for your assistance. Your help has allowed us to really focus our affairs in a meaningful way." **(Christopher Hair, Architect)**

"My accountant sent me to Christina 11 years ago. Best instruction he ever gave me and the smartest thing I ever did! I now look forward to retirement with confidence. I tell everyone about her." **(Pat Martin, Consultant)**

"Christina has taken care of my finances - very successfully - for over twenty years. I have absolute faith in her judgment and trust her implicitly. She has become a very good friend" **(Kathleen C, Retired)**

"Christina's background in banking, a Commerce degree from a local university and experience combine to provide a significant resource for those fortunate enough to seek her accumulated talents to address the challenges of today's and tomorrow's financial planning. Her diligent and sensitive approach to financial matters allows decision making to become a positive event. Christina is capable. She will keep you up to the market and give you some insight into what is happening in the financial world. I appreciate her expert guidance. You can be confident that she has your best interest at heart and will ensure that all the good things happen for you.

My financial future has benefited from her astute guidance for many years and I have recommended family, colleagues and friends to avail themselves of her considerable expertise." **(Graham Greenhill, Consultant Clinical Pharmacist)**

I was attracted by Christina's desire to act independently in the interests of her clients rather than be swayed by company influences. My trust in Christina has proved to be well founded. Christina's genuine client-centred focus, her total professionalism, meticulous follow-through in all aspects of advantage to the client, her personalised care, ethical principles and social values provide a constant confirmation of my good fortune and wisdom in accepting the original recommendations. **(Lyn Adams, Retired Psychologist)**

"Christina puts things into words I can understand. She's the light at the end of the rainbow as she explains things in my terminology. I can leave it up to her and she will always do the best for me, so retirement will be an easier transition - takes the load off my shoulders. Christina made my lifestyle better. I know I don't have to worry when it comes to retirement. Christina will help me with any extra advice I need. I know she will be there for me." **(Bev Abrahall, Customer Service Officer)**

"Christina is a person with an impeccable background as a financial planner. Her professionalism, up to date knowledge and ethical standards are outstanding as is her care and consideration for her clients. I have no hesitation in continuing to recommend her services." **(Gavin Ryan, Retiree)**

# Christina's Training Background & Qualifications

## Wealth Knowledge

**Bachelor of Commerce** (UWA)

**Diploma of Financial Planning** (Deakin University)

**Certified Financial Planner®** (FPA)

**Licensed Investment Adviser** (Authorised Representative of Securitor Financial Group)

**Options Trading for Cash Flow**  
(Wealth Wisdom)

**Billionaire Boot Camp** (Academy of Wealth and Achievement)

## Wealth Mindset

**Master Practitioner of NLP**

Academy of Wealth and Achievement  
(Christopher Howard Training)

**Advanced Neurological Re-Patterning™**

Academy of Wealth and Achievement  
(Christopher Howard Training)

**Master NLP Trainer**

Academy of Wealth and Achievement  
(Christopher Howard Training)

**Master Performance Consultant**

Academy of Wealth and Achievement  
(Christopher Howard Training)

**Master Results Coach**

Academy of Wealth and Achievement  
(Christopher Howard Training)

**Ericksonian Hypnosis**

Academy of Wealth and Achievement  
(Christopher Howard Training)

**Master Hypnosis**

Academy of Wealth and Achievement  
(Christopher Howard Training)

**Breakthrough Experience Program**

Dr. J. Demartini

**Psych-K™ Basic**

Quantum Creations

**Voice Dialogue Facilitator**

Life Training Institute

Please give me a call to discuss how best I can serve you.

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