



# Grean

**“Start Small, Dream Big:  
Building Generational  
Wealth with Purpose and  
Power.”**

- Ruby “SunShine” Taylor, MSW
- Founder & CEO, Financial Joy School
- Co-Founder & CEO, Grean Wealth Inc.

***“The bottom is a great place to grow.”***



**Ruby**

**"SunShine" Taylor**

---

## About Ruby "SunShine" Taylor

Award-winning social innovator and financial educator

Founder of Financial Joy School and Grean Wealth Inc. Certified disability-owned and faith-driven entrepreneur.

On a mission to help 1 million families build generational wealth

From trauma to triumph – proof that the bottom is a place of growth

# The Bottom Is a Great Place to Grow

Every success story starts in the dark – where  
faith, vision, and discipline take root

Starting small ≠ staying small

Today, we'll turn "I don't have it" into "I can grow it."

---



# What You'll Learn Today

**1**

The power of starting small investments

**4**

Different ways to invest (retirement + personal accounts)

**2**

How to use low-cost tools to build wealth

**5**

Understanding fractional shares & ABLE Accounts

**3**

Why long-term investing beats short-term trading

**6**

Creating a legacy rooted in purpose and values

# Publicly Traded Companies & Stocks 101



## Publicly traded company:

a business that sells shares to the public on a stock exchange.



## Stock / Share:

a unit of ownership in a company when you buy a share, you own a small piece of that company



## Stock Market:

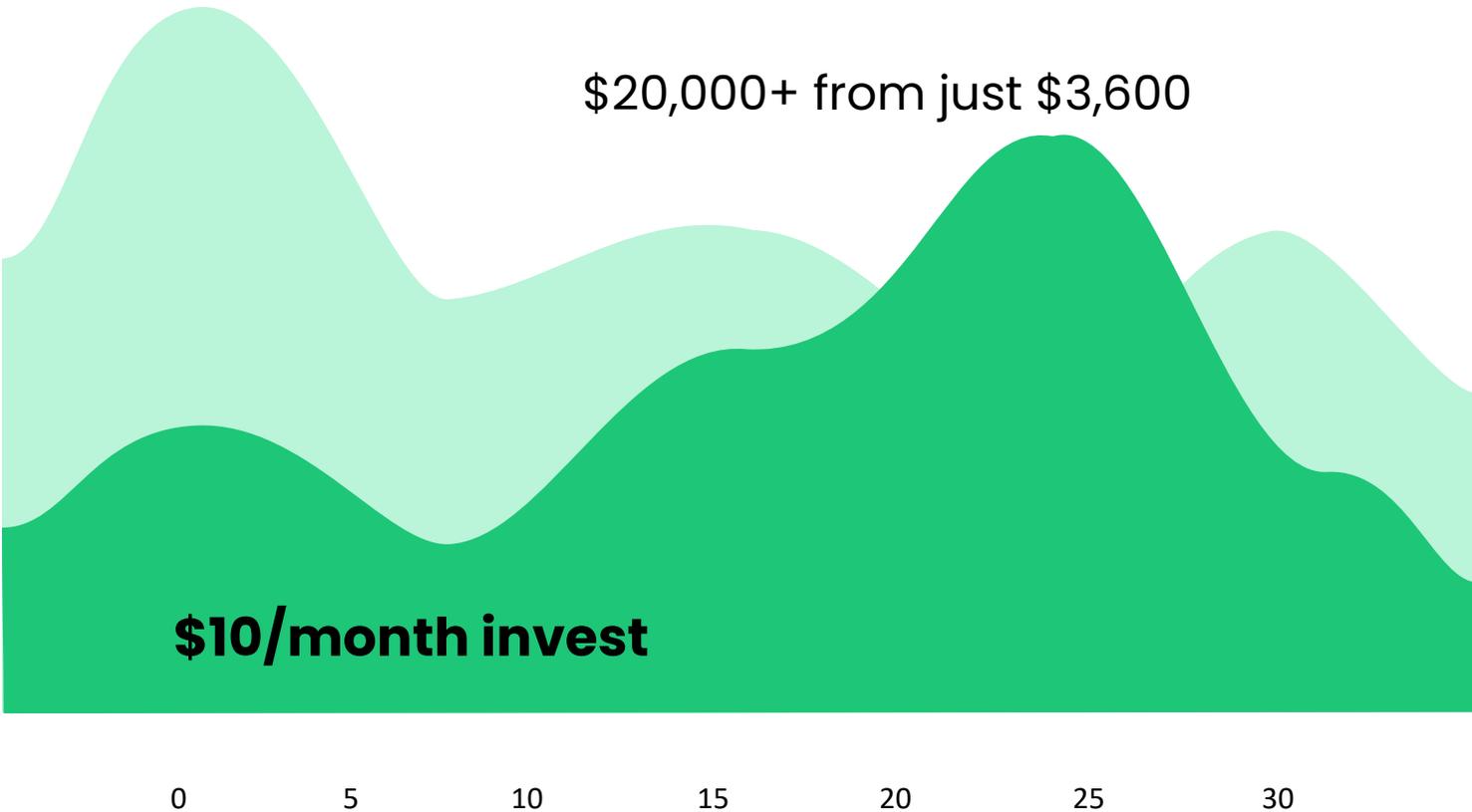
a place where buyers and sellers trade ownership shares.



# Short-Term vs Long-Term Investing

Type	Goal	Time Horizon	Risk	Reward
Short-Term	Quick profit	0-2 yrs	High	Unpredictable
Long-Term	Generational Wealth	5+ yrs	Lower over time	Compounding Growth

**Lesson:** Long-term investors win by riding out volatility and letting time work for them.



## What If You Started With \$10 a Month?

If you invested \$10/month at average market returns (~10%) for 30 years: → ≈ \$20,000+ from just \$3,600 contributed. That's the power of compound interest!

# Case Study: Apple Stock (1980 IPO)

If you invested \$10/month  
since 1980 (\$5,400 total):→  
Worth over \$1.6 million today.





## **Case Study: Amazon Stock (1997 IPO)**

If you invested \$10/month  
since 1997 (\$3,360 total):→  
Worth over \$260,000 + today.

**Moral:** Small starts lead to  
massive impact over time.

# Fractional Shares – Breaking the Barrier

- Before 2019, you had to buy a whole share (e.g., \$3,000 for one Amazon share).
- Now you can buy fractions – \$5 in Apple or \$1 in Tesla.
- This means everyone can own stocks, no matter their budget.
- Platforms offering fractional shares: Fidelity, Acorns, M1 Finance, Ellevest, Cash App Investing.



# Where to Start Investing

Platform	Best For	Features
<b>Acorns</b>	Beginners	Round-up investing + auto diversification
<b>Fidelity</b>	Long-term accounts	Free fractional shares + retirement plans
<b>Ellevest</b>	Women-focused	Goal-based investing
<b>M1 Finance</b>	DIY investors	Custom “pies” of stocks
<b>Banks &amp; Credit Unions</b>	Savers turning investors	Certificates of Deposit (CDs), IRAs



# Retirement vs Personal Investing



## Retirement Accounts

(401k, 403b, IRA, Roth IRA)  
Tax advantages  
Employer matches = free money  
Long-term growth



## Personal Brokerage Accounts

More flexibility (no withdrawal penalties)  
Invest for major life goals (family, home, business)  
Great for legacy building



## Strategy:

Use both – retirement for security, personal for freedom.

# ABLE Accounts – Wealth for Disabled Individuals

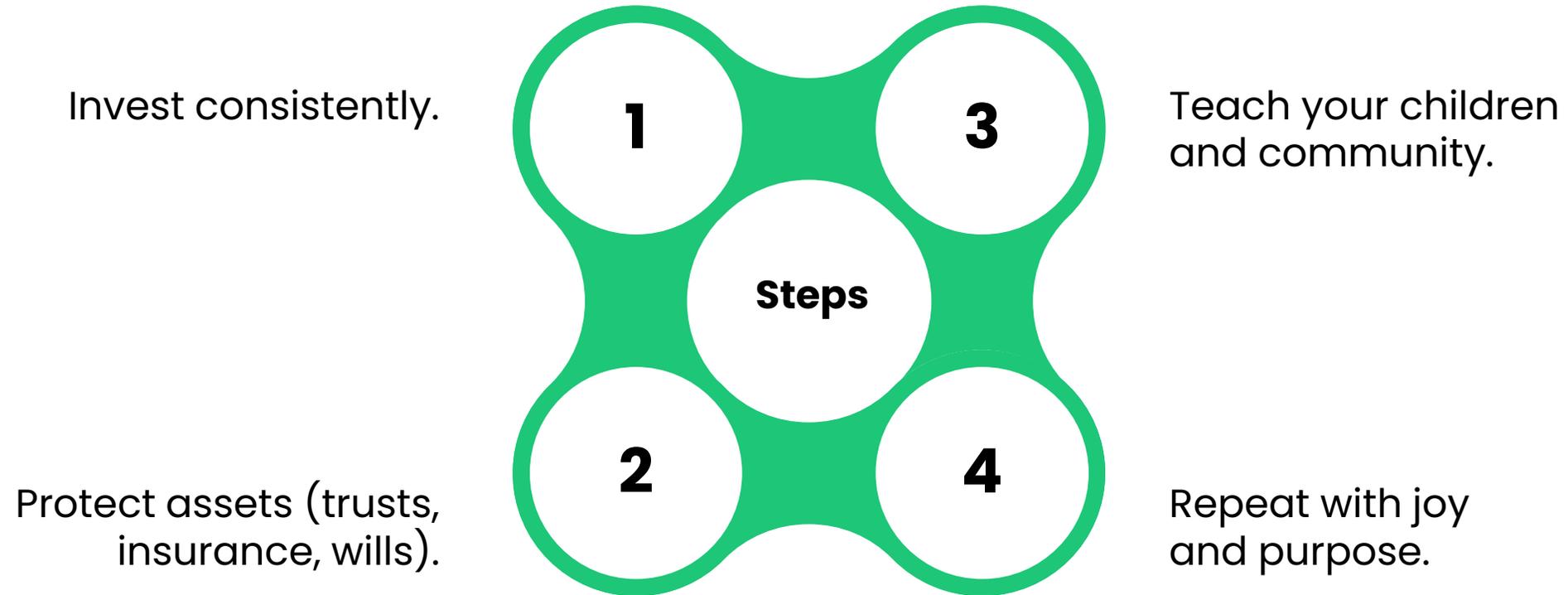
- Tax-advantaged savings accounts for people with disabilities.
- Can save and invest without losing benefits.
- Funds can cover education, housing, health care & investments.
- Every state has its own plan (ABLE National Resource Center can help).

**Example:** \$100 a month for 10 years at 7% =  
≈ \$17,000 saved for a better future.



# Generational Wealth Defined

Generational wealth = assets, education, and values passed to future generations. It's not just money – it's mindset + management.





## Wealth with Purpose and Power

- Money is a tool, not a goal.
- Purpose gives wealth direction.
- Power comes from education + action. → Invest with intention, grow with joy, build with love.



## **Takeaway Formula**

Start Small + Stay Consistent + Invest Long +  
Teach Next = Generational Wealth



## Next Steps & Resources

- Visit Financial Joy School & Grean Wealth Inc.
- Download the Generational Wealth Toolkit
- Follow @FinancialJoySchool on LinkedIn & Instagram
- Start investing today – even \$5 counts!



*Faith is the seed,  
patience is the water,  
and time is the  
sunshine that grows  
your wealth.*

***Ruby "SunShine" Taylor***



# Grean

Sign Up For [WWW.GREAN.US](http://WWW.GREAN.US)

The First Wealth Platform Built For Us By Us.