
INTRODUCTION

Brief introduction of myself and your expertise as a travel nurse, licensed financial advisor and real estate professional. How and why I began to leverage my travel income to create a business and invest into travel nursing as a means of exit planning out of travel nursing.



Covid experience



Rise and Fall

(Sudden Wealth syndrome)



**Current object of
Healthcare / Financial
planning / Real Estate**

FROM THE OUTSIDE LOOKING IN

From the outside looking in people see travel healthcare as a luxurious subset of the healthcare system because of extra income we make in such a short period of time. No There are many factor I feel contribute to this stigma. From agency marketing, social media influence and just the natural discrepancy in income that we make in comparison to our counterparts.



But factors that many don't take into consideration are the circumstances we as travel healthcare professionals work under.

- ✔ Work Load
- ✔ Reliability (3 month contracts with possible shift cancellation/contract cancellation
- ✔ Sacrifices

HONEST LOOK AT CLIMATE TRAVELING

HEALTHCARE From the outside looking in people see travel healthcare as a luxurious subset of the healthcare system because of extra income we make in such a short period of time. No There are many factor I feel contribute to this stigma. From agency marketing, social media influence and just the natural discrepancy in income that we make in comparison to our counterparts.

Industry Saturation

- ✓ Many nurses left staff to travel
- ✓ Nurses are traveling sooner than later
- ✓ Larger pool of applicants

Hospitals vs Agencies

- ✓ **Internal Agency**
Hospitals creating in house travel agencies to recruit contracted nurses lower rate
- ✓ **Limiting Contracts**
Hospitals are limiting the number of contract traveler can renew, forcing them to become in house
- ✓ **Treatment from Full Time Staff**
Strict guidelines and treatment amongst staff nurses to contracted nurses (worst assignment, dangerous situations, Bullying)

Agencies vs Nurses

- ✓ So many new agencies
- ✓ Low ball offers
- ✓ Canceled Contracts
- ✓ Lack of support

UNDERSTANDING TRAVEL INCOME

The purpose of this slide is to highlight and break down the travel healthcare income. How we get paid, how much, how often, and what we get paid for. The industry is helping with persistent staffing issues, and to fill in temporary gaps when staff go on leave. As healthcare professionals we aren't paid to travel the world. But our wages are a consummation of doubled living expenses, relocation expenses, seamless integration and training into institutions, retirement contributions, and insurances.

01

Post- Covid Economy

Lower rates vs Higher Cost of living (expenses)

02

Quantity of assignments vs Quality of contract

Not many high paying assignments available

03

Income Volatility

Rate increases and decreases

04

Taxes



IMPORTANCE OF FINANCIAL INDEPENDENCE



As a travel healthcare worker, if you don't work you don't eat. We don't get the benefits and reliability of a consistent paycheck.

That's why we must take every assignment as a opportunity to maximize our profitability. What people overlook is the opportunity to set your present self and your future self up for success but taking advantage of the higher income opportunities to create a financially independent work life that they can have full control over and potential for early retirement.

01. Regaining control

02. Work Life Balance



KEY FINANCIAL PLANNING PRINCIPLES



STEP 01

SETTING FINANCIAL GOALS

SMART Goal



Creating purpose
behind your work



Blueprint for your actions
aligns with your values



STEP 02

CREATING A BUDGET



Tracking Income &
Expenses
(Money in/Money out)



Know where your
money is going



Manage contracts like
a business

STEP 03

DEBT MANAGEMENT



01. Why we have debt (Poor habits)

- ✓ Wants vs Needs

02. Types of debt

- ✓ Consumer vs Non consumer

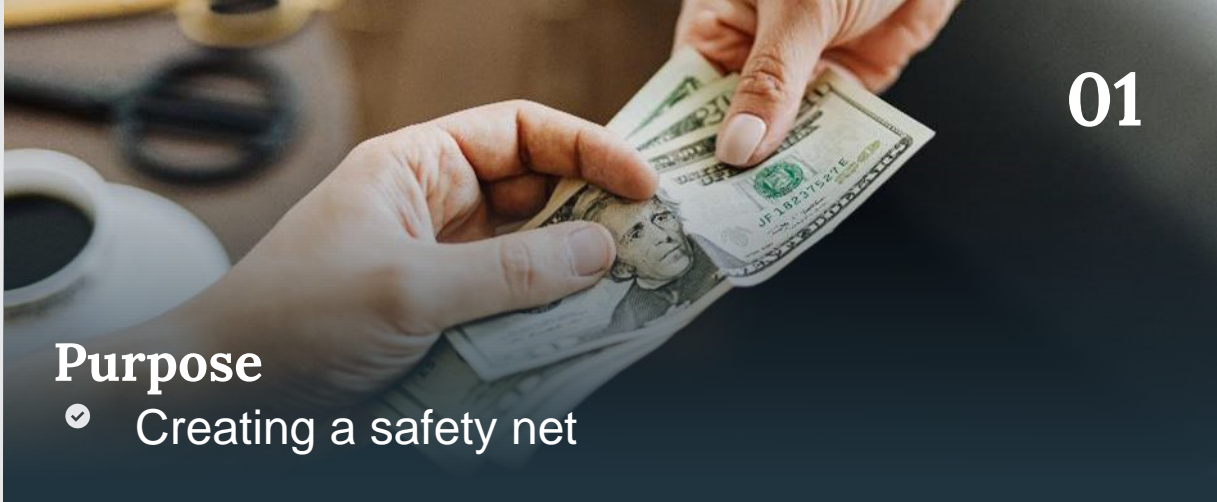
03. Debt Managment

- ✓ Debt consolidation
- ✓ Debt elimination
- ✓ Debt paydown strategies



STEP 04

BUILDING AN EMERGENCY FUND



01

Purpose

- ✔ Creating a safety net



02

Emergency Fund Golden Rule

- ✔ 3-6 months of expenses

STEP 05

INVESTING FOR THE FUTURE

01

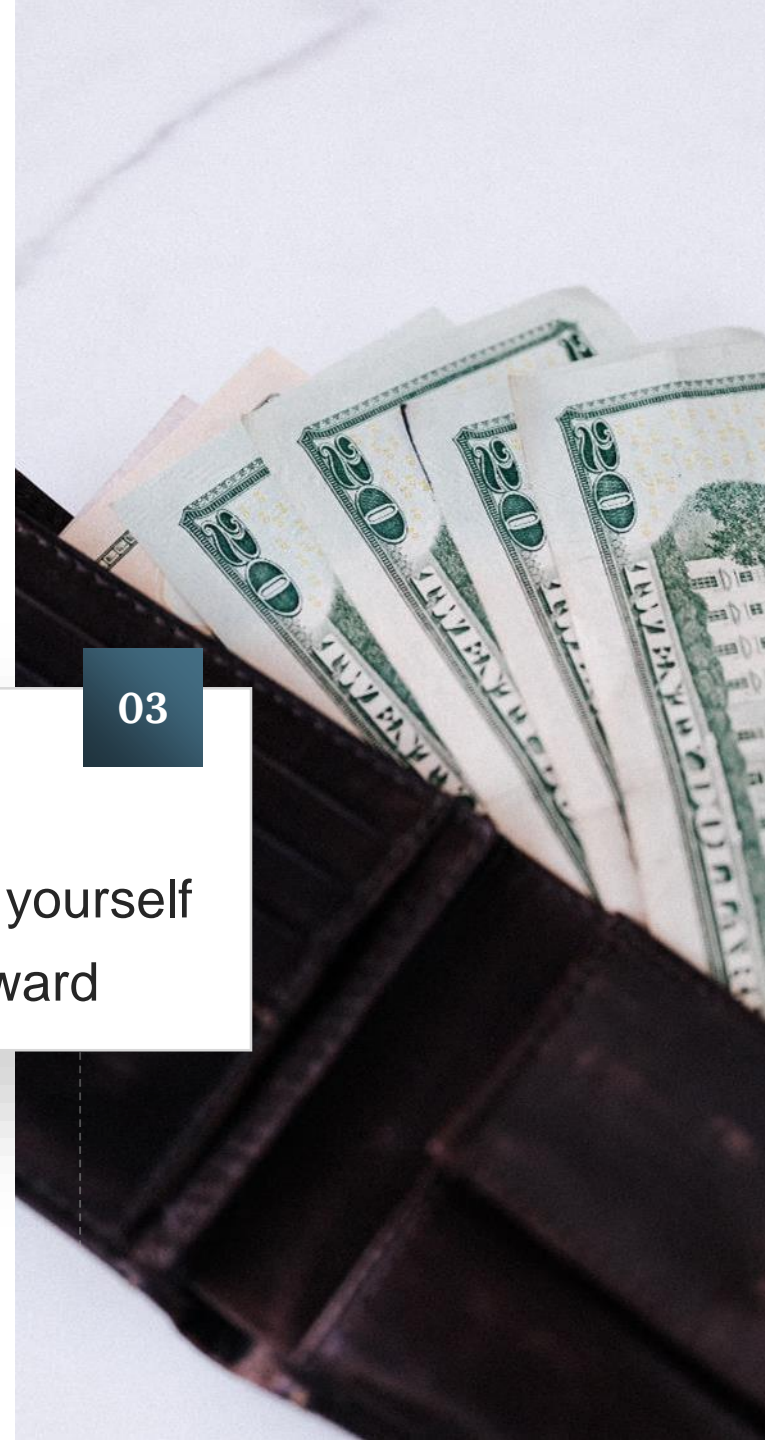
Putting your
money to work

02

Growing wealth

03

Paying yourself
forward



STEP 06

INVESTING FOR THE FUTURE

01

Defining Retirement

Retirement from travel
Nursing + Retirement
from nursing

02

Retirement Income planning

Retirement from travel
Nursing + Retirement
from nursing

03

Retirement Living expenses

Distributions

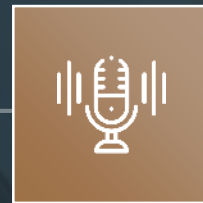


CRAFTING YOUR ONE-PAGE FINANCIAL PLAN

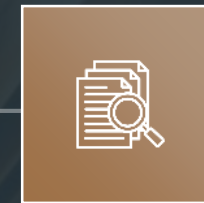
RESOURCES AND NEXT STEPS



Books



Podcast



**XYPN
Referral**

**CONCLUSION AND
THANK YOU**

Q&A

SESSION



OPULENT ASCENSION
WEALTH MANAGEMENT