



SOVEREIGNTY  
ACADEMY™

# Make It Reign



WealthyWellthy

A Lifestyle Architecture Company



# STOP BEING "SUCCESSFUL" AND BE WEALTHY

Do you struggle with anxiety and worry each month because-- despite having a "successful" business-- you're still living month-to-month?

You started a business to have freedom, and yes, you have the freedom to choose WHICH 50 hours of the week you work. But are you tired of being on this treadmill?

True freedom is found in the most unassuming place... the fundamentals. The fundamentals of money are not sexy, but they are the unifying and consistent factor among all of the most financially secure people.

You need a SYSTEM. One that is proven to work, whether feast or famine, prosperity or pandemic.

It's not about budgets, being frugal, making your coffee at home, or depriving yourself. It's about knowing where you want to go and having a map and a compass-- and a knowledgeable GUIDE-- to get there.

Introducing... SOVEREIGNTY ACADEMY. Your money university with 90-day transformational "semesters" for household and business finance mastery.

No longer be a  
"high-income  
**BROKE**  
person."



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# EVERYTHING WE SHOULD HAVE LEARNED ABOUT MONEY IN SCHOOL... BUT DIDN'T

## FOUNDATIONAL COURSES

- Self-directed online curriculum, comfortably paced in 90 days per course
- Video training from Krisstina Wise (see last page) and her faculty
- Course information on following pages

## HOMEWORK

Each module within the courses includes 3-5 hours of homework, with ample opportunity to implement and integrate the learning and inquire about anything you need to have clarified.

## OFFICE HOURS

We hold regular Office Hours via Zoom where we discuss the homework, answer any questions and go deeper teaching the concepts.

## PERSONAL SUPPORT

- Three 1:1 Private Coaching sessions with Krisstina included
- You will be paired with a "study partner" to stay on track
- Additional coaching available for implementation assistance

## FACULTY & EXTRA CREDIT LABS

- Krisstina's personal coaches and mentors provide teaching on topics such as "Sales Mastery," "Finding your Purpose," and "Scale"

LIVE EVENTS &  
WORKSHOPS  
ALSO COMING  
SOON



# OUR THREE BUSINESS SCHOOLS

## RULE YOUR REALM

*Turn your household into a 7-figure business*

Wealth is built in your household, not your business. This curriculum is the foundation of our Academy and the prerequisite for all continuing study. Rule Your Realm takes variable income earners from stressed to strategic.

"Undergraduate" Level

# HOUSEHOLD

## MAKE IT REIGN

*Stop being "successful" and be wealthy*

Our most requested coaching! By leveraging and integrating the business and household, this advanced business education helps micro-business owners reverse-engineer their targets, tactics, and time to achieve Financial Sovereignty.

"Masters" Level

# BUSINESS

## BUILD YOUR EMPIRE

*Investment school for exclusive opportunities and higher learning*

Learn how the rich get richer. Understand and gain access to continuous private alternative investment vehicles with possible returns far beyond the general marketplace. (By application only, with additional requirements)

"Doctorate" Level

# INVESTMENT

Tuition is paid  
monthly over  
3 months for  
each semester

"Without Kristina's guidance, Paleo (f)x would not still be here and Paleo (f)x will not make it through."

Keith & Michelle Norris,  
Founders of Paleo (f)x



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# RULE YOUR REALM

"Undergraduate" Level  
**HOUSEHOLD  
FINANCE  
SCHOOL**

## **CURBS: HOUSEHOLD FINANCE COURSE**

This course is the foundation of the Academy training and the prerequisite for all continuing courses. CURBS provides the mindset shifts and practical formulas proven to take variable income earners from stressed to strategic.

### **MODULE 1: Onboarding & Money Mindset**

**TIME:** 2-3 hours

#### **WHAT'S COVERED:**

- Onboarding, familiarity with the program interface, the others in the group, and office hours.
- Exercises and lectures that will prompt your discovery of your individual psychology and philosophy around money – starting with childhood.
- An introduction to some pivotal money philosophies including Minimalism, Essentialism and Stoicism.
- An introduction to the basic framework for your money infrastructure, which you'll learn is the real secret to building wealth.
- A Q&A process to help you discover why you may be unfulfilled and/or money depleted.

### **MODULE 2: CURBS & Categorize**

**TIME:** 3-4 hours

#### **WHAT'S COVERED:**

- A strong overview of the exponential wealth building framework.
- A comparison and explanation of the old model of wealth accumulation vs. the CURBS model.



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- Learning why the old model takes most people 40 years and 40+ hour work weeks to “accumulate wealth,” when it doesn’t have to.
- The distinction between passive and working income and a declaration of what your goal should be in terms of both.
- Determination of how much your spending habits are costing you quantifiably.
- A simple technique to implement every time you spend, in which can save you at a minimum a few more dollars, but at a maximum contribute to the reaching of your financial freedom.
- Understanding the comparison between a business and a household business.
- A thorough explanation of the money categorization process, and why it is/will be crucial to your money mastery success.
- A deep, detailed exercise consisting of completing a full personal profit and loss statement and categorizing every single facet of cash outflow and cash inflow.
- A discovery of what percentage of your income you’re spending in 8 different master categories.
- A deep dive into your financial statements with a microscopic view of a typical month looks like for you financially.

## MODULE 3: Uncover

TIME: 4-5 hours

### WHAT’S COVERED:

- An uncovering of not only where your money is going objectively, but a deeper understanding of what percentage of your cash outflow is on: (1) Meaningless versus Meaningful expenses (2) “Small” expenses that may be detrimental to your financial goals and ultimate freedom, and (3) Interest.
- Gained clarity on why money matters to you and what meaning it has.
- Determination of how your spending habits are aligning with your values and goals.



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- Exercising the thought of money reallocation and the objective return by doing so.
- How and where to find up to \$14,000 a year to re-spend (reallocate) in just one exercise.
- Learning the difference between ROI vs. ROE – how to be a smart day to day “investor” in your household business.

## MODULE 4: Ratio

TIME: 4-5 hours

### WHAT'S COVERED:

- The learning and implementation of the millionaire formula to apply to your individual financial situation and goals.
- A provided detailed tool/resource that, using our algorithm and based on your individual income and tax bracket, will determine ideally what you should be putting aside for investments, taxes, living & luxury expenses, and all three of your savings buckets every month, as well as determine your current financial position. Through the automated calculator you'll be given the exact difference between where you should be financially and where you are in all of the master categories, as well as how to bridge the gap to get from one to the other.
- The knowledge of how to use this tool in combination with Quickbooks to create a plan – weekly, monthly and yearly-- to achieve financial freedom.
- The answer of the exact quantifiable financial changes you need to make starting today.
- A process to help W-2 and non-W-2 income earners more accurately project income.

## MODULE 5: Buckets

TIME: 5+ hours

### WHAT'S COVERED:

- The introduction and application of Quickbooks Online.



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- Step-by-step instruction and guidance on how to begin implementing the practices and systems that you've learned that are necessary to your exponential wealth building journey.
- A guide on how to set up the buckets (accounts) with your bank, having determined a given exact amount that should be swept into each bucket per month based on your individual household income and the variability of such.

## MODULE 6: Sovereignty

TIME: 5+ hours

### WHAT'S COVERED:

- Module 6 is centered around the completion of the implementation of your new money management and wealth building system, including the usage of your Kashflow Calculator, Quickbooks Online and your bank.
- Taking a deep dive into the other meaningful and important categories of life – which gives money its value and ultimate purpose.
- An individual exercise that brings you back to the WHY. This exercise allows you to answer questions that are crucial to your money management and growth practices going forward.
- A guided exploration and realization of what your beliefs and feelings are toward other conjoined factors of life.
- Conclusive instruction of how the process works from start-to-finish – and the final steps and process to walk away with an automated money management and money-making machine.

"If you struggle with money, you need to think about money differently. CURBS gives you the tools, the language, the resources & the expertise to change that mentality."

Lyn Graft, filmmaker and author  
of *Start with Story*



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# RULE YOUR REALM

"Undergraduate" Level  
**HOUSEHOLD  
FINANCE  
SCHOOL**

## **ACCELERATED DEBT ELIMINATION COURSE**

You work hard, but because of your debt, you feel like you'll never get ahead. It follows you everywhere-- you can literally feel the heaviness of it.

Debt is toxic. It engulfs your life. It's time to take control.

This course is available as an add-on to the foundational CURBS Household Finance course.

You will learn:

- How to shed your old money programming
- Which debt to pay off in what order-- getting real about your debt and what it's costing you
- Money myths and roadblocks, cardinal rules for debt, and everything you need to know about credit
- How to create your own completely personalized debt elimination plan

"So excited to be student loan debt-free! I was able to pay them off thanks to all the money and financial coaching I have learned in Kristina Wise's program. It is life-changing and marriage-enhancing!"

Tiffany Bourgeois, CURBS Household Finance student



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# MAKE IT REIGN

"Masters" Level  
**BUSINESS  
SCHOOL**

## ***CURBS: BUSINESS FINANCE COURSE***

Our most requested course! By leveraging and integrating the business and household, this advanced business education helps micro-business owners reverse-engineer their targets, tactics, and time to achieve Financial Sovereignty.

You will learn:

- How to flow your money between household and business
- What is your burn rate, run rate, and runway
- Why "revenue" is not going to make you rich
- When "scaling" makes sense... and when it absolutely doesn't

## ***BUSINESS IN A BOX COURSE***

For those who want to start a business online, we've made the steps simple, obvious, and clear.

## ***WISE MONEY COACH CERTIFICATION COURSE***

Graduates of our Rule Your Realm school are eligible to train to become certified to teach CURBS to others and coach their own students in their own businesses. We take you through CURBS behind the scenes, provide you with licensed access to our intellectual property, and show you how to build and market your business.



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# BUILD YOUR EMPIRE

"Doctorate" Level  
**INVESTMENT  
SCHOOL**

## **INVESTMENT SCHOOL FOR EXCLUSIVE OPPORTUNITIES AND HIGHER LEARNING**

Learn how the rich get richer. Understand and gain access to continuous private alternative investment vehicles with possible returns far beyond the general marketplace. (By application only, with additional requirements)

You will learn:

- Why "retirement" is not a beneficial goal or strategy
- How to protect your family and your empire from financial pitfalls
- How private investments work and where and how to find opportunities
- What to consider and how to plan for your estate

One of the most common misconceptions our students have is that investment is the first thing to learn... and it's actually the last. This "doctorate" level includes a self-paced course along with monthly live training meetings with Kristina Wise.

## COMING SOON 2021

*NOTE: Course offerings are subject to minor changes and are accurate at the time of publication. Any sales figures, earnings or successes referenced here are ours. This doesn't guarantee you any type of success. All businesses have risks and require consistent effort. For that reason all figures are used for informational purposes and your situation depends on you.*



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# ABOUT KRISSTINA WISE

Krisstina Wise has made it her life's work to master money. She is a self-made multi-millionaire with the equivalent of at least two PhDs of intense study with some of the business world's most sage and seasoned mentors. Her training and experience has built proven systems that work-- in both good and challenging times.

After nearly losing her life in 2013 and spending almost half a million dollars to recover, her mission is now to inspire others to build extraordinary wealth and optimal health.

Named one of the 100 Most Influential Real Estate Leaders in the country, she has been featured in USA TODAY and recognized by Apple and Evernote for her creative leadership with emerging technologies. Krisstina is an international speaker and award-winning author of the Amazon bestseller "Falling For Money," a romance novel for your bank account.

She may wear athletic clothes and a baseball cap for almost any occasion, but don't let that fool you... Financial freedom means the freedom to choose. Krisstina chooses to show up in a baseball cap instead of a Lamborghini, even though she could choose the latter.

What will you choose when you have freedom?

**LEARN MORE**  
Book your private  
call with Krisstina:  
[wealthywellthy.life  
/breakthrough](https://wealthywellthy.life/breakthrough)

