



LEAH BLACK, CEO

Monthly SAW Newsletter

“Quote of the Month
“The Answer Is In You!”
— Dray Hicks”



DRAY HICKS, CFO

Focus of the Month Ownership Over Everything

This month is all about shifting from paying into systems to owning assets. Whether it's your home, your business, or your financial future, ownership is the foundation of wealth and legacy. The goal isn't just to earn more, it's to keep and control more.

When you own, you create options. You build equity, establish stability, and position yourself to pass something down, not just start over. Small, intentional decisions today can turn into long-term control tomorrow.

Ownership also changes how you move. You become more strategic, more protected, and more focused on building something that lasts. It's not just about having assets, it's about having them structured the right way so they work for you and your family.

This month, challenge yourself to think differently: Are you just paying bills... or are you building something? Start where you are but start thinking like an owner.

Visit www.saw21.com to explore how we can help you build, protect, and grow what matters most.

🏠 REAL ESTATE CORNER: RENTING VS. BUYING

If you're paying \$1,800 in rent, that's over \$100,000 spent in five years with nothing to show for it. Compare that to owning a \$250,000 home with a similar monthly payment, over that same time, you could build \$25,000–\$40,000 in equity through principal paydown and appreciation. Renting gives flexibility, but buying puts a portion of your money back in your pocket. The real question is: are you ready to stop paying 100% and start keeping some of it?

Let's run your numbers and see what makes the most sense for you—reach out today to get started.

Book your free consultation today at www.saw21.com/realestate

Insurance Monthly Insight

Part #2 - Why you need life insurance even if you don't have kids etc...

I get why some think you don't need life insurance without kids, but it's not really about kids. If you have any private loans, credit cards, or especially anything co-signed, that doesn't just disappear. Someone you care about could be left paying for it. Life insurance is really about making sure your death doesn't turn into someone else's financial problem.”

- Regarding credit cards, if there's a joint account holder, they're fully responsible
- If someone was an authorized user, they're usually NOT responsible
- If the estate can't cover it, it may go unpaid, but collections can still get messy

It might not follow a random family member, but it can still drain whatever you leave behind and create stress for whoever handles your affairs.

To be continued next month... STAY TUNED

Contact Dray, your financial professional today to learn more. www.saw21.com/insurance



Nonprofit Spotlight

Support House of Serenity Inc. Supply Drive

We're raising funds to provide young mothers and their children with essentials like diapers, formula, clothing, and hygiene items. Every donation makes a difference. Donate today and help us support families in need.



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