"For those who have the desire to build wealth, you need to think about your money differently and realize that it cannot manage itself."

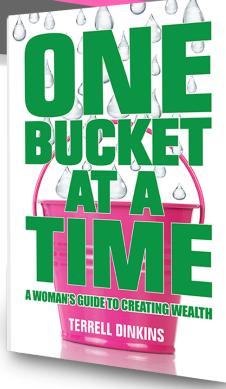
- Terrell Dinkins

Terrell Dinkins, MBA, ChFC®

Wealth Empowerment Speaker | Author of "One Bucket at a Time"

"One Bucket at a Time: A Woman's Guide to Creating Wealth" presents Terrell's principled approach to investing and wealth building. Using her extensive financial knowledge and experience working with clients, she reveals her unique wealth-building system to help women—and people from all walks of life—get their finances under control and put them on a path of financial prosperity.

"One Bucket at a Time" is available now through Amazon.com, OneBucketNation.com, Barnes and Noble.com, and Shop.BookLogix.com.





BOOKTESTIMONIALS

"This is a powerful and necessary read. Terrell provides proof that with the proper combination of knowledge, guts, and desire, anyone can shift their finances from hopeless to hopeful. Here lies a fascinating and inspiring work."

— Dennis Kimbro, Author of "The Wealth Choice"

"'One Bucket at a Time: A Woman's Guide to Creating Wealth' is the blueprint that twenty-first century women (and men) have been waiting for. No matter what generation you identify with, and no matter how different our financial concerns are, this book provides a solution in a worthwhile, short read."

— Katerina Taylor, President & CEO, DeKalb Chamber of Commerce

BOOK REVIEWS

Reviewed by Diane Donovan, Senior Reviewer, Midwest Book Review

The concept of wealth building has been one typically directed toward men, but that arena is about to change as aging women realize that their lack of preparedness is about to translate to working into their seventies to meet their retirement goals.



One Bucket at a Time is thus a top recommendation for women who haven't previously considered the opportunities involved in wealth building, and who seek a direct connection between present and future lifestyles and how to fund these goals.

Chapters focus on the author's "bucket system" of handling and building this wealth, offering a step-by-step, progressive method of rethinking money management strategies that go beyond savings accounts and delve deeply into the various options of how to make existing and future money work well.

The key to all this lies in "creating sustainable wealth," and the advice comes from a woman who has inherited neither wealth nor knowledge. She did enter the banking world at a young point in her career, though, and her observations of clients and their approaches contribute to an evolving sense of how wealth is accumulated and nurtured.

From common errors in logic involving the lack of a budget, to short-term thinking about goals, to paying off one's home before retirement and not placing all one's wealth-building income in the stock market, chapters review common pitfalls and opportunities alike and provide a road map that includes many precautions (such as taking advantage of an employer's free programs while understanding that benefits can be left behind upon leaving that employer).

The basic premise here is that "women should be in control of their habits and behavior around money." Women seeking the mechanics of such control will find One Bucket at a Time an accessible and informative read, filled with case history examples and clear discussions of how wealth is acquired and managed.



"The quality of your finances is in direct proportion to your commitment to managing your finances."

- Terrell Dinkins

SPEAKER BIO

Terrell Dinkins, MBA, ChFC[®] is a financial advisor, wealth empowerment speaker, and author. Her book, "One Bucket at a Time: A Woman's Guide to Creating Wealth," has received great reviews from US Book of Reviews, Midwest Book Review, and readers. As an advisor, Terrell has a tremendous passion for creating "financial road maps" that assist people in achieving their personal financial objectives.

She has been featured in numerous magazines, newspapers, television and radio programs to include *Black Enterprise, Rolling Out, Jezebel, Atlanta Best Self Magazine, Atlanta Social Season* magazine, Let's Talk America with Shana Thornton, The Maggie Linton Show on Sirius XM, WALR KISS 104.1 FM, *Atlanta Business Journal, Atlanta Business Chronicle*, and Women On The Move Show with Kim McNair/ION Television. She has also served on panels and spoken to numerous groups, providing her expert opinion on personal finance. She has traveled international waters, speaking to audiences on wealth building.

Terrell is a true "Georgia Peach." She is a native of Atlanta and received her BBA from Georgia Southern University, her MBA from Mercer University's Stetson School of Business and Economics in Atlanta. She completed the executive program in Financial Planning from the University of Georgia's Terry College of Business and earned the ChFC[®] (Chartered Financial Consultant[®]) designation from The American College of Financial Services. Terrell enjoys spending time with her husband and two children. She also loves volunteering through her life membership in Alpha Kappa Alpha Sorority, Incorporated, and giving speeches at her local Henry County Toastmasters Club.



SPEAKING TOPICS

What's In Your Money Buckets?

Many Americans will be in for a rude awakening when they reach retirement and discover that having money in one place (a retirement account) is not enough. Having multiple buckets of money is the key to weathering storms throughout life and a long retirement.

Good Debt, Bad Debt

What impact is debt having on your life? How can you leverage debt to your advantage? How does your debt or credit score cost you money? Discover the answers in this interactive presentation.

Managing Your Money Before, During, and After Marriage

As our relationship status changes, so does the way we manage our finances. Key financial tasks should be in place along our relationship pendulum. How does a union change your wallet? What documents should be in place before and after walking down the aisle?

How To Save In Medical Residency

Saving money may be the last thing to think about knowing medical school loans are looming in your future. There are a few key advantages of being a medical resident that will likely disappear once you finish residency. These advantages can save you thousands of dollars in taxes in the future.

Ladies, Keep Your Money Straight!

Why is it so important for women to save compared to our male counterparts? Are we afraid of risk? What's holding us back from reaching our financial goals? A man should not be your financial plan!

Basic Introduction to Insurance

What are the unbiased facts around the different types of life insurance? Is it necessary once you retire? How much is really enough? What type is best for me?

Creating a Sense of Financial Urgency

Do you really have time to wait to build your financial nest egg? What are the costs associated with waiting? What do the numbers look like if I start now versus waiting? How does inflation impact my nest egg? Will I get social security and will it be enough?

Don't Leave It All at the Mall and Online

How do you get through the holidays without feeling regret in January? Do women really spend more than men during the holidays? Did I inherit my need to shop from my parents? How do I rid myself from the swipe demon that lies within me?





Terrell Dinkins, MBA, ChFC®

Wealth Empowerment Speaker | Author of "One Bucket at a Time"

SPEAKING AUDIENCES

- Morehouse School of Medicine Residency Program
- Morehouse School of Medicine Employee Retreat
- Newell Rubbermaid Corporation Atlanta
- Howard University Atlanta Alumni Association
- · Greenberg, Traurig, LLP Law Firm Atlanta
- LeadHerShip International Cruise Retreat
- WIFS (Women In Insurance & Financial Services)
- Worth It (The Money Conference for Women)
- Dream Big 2015 Summit Connect | Communicate | Collaborate
- Alpha Kappa Alpha Sorority, Inc. 2016 International Conference



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