

# THE PERSONAL FINANCE KIT

The Practical Financial Management Resource Guide

- Achieve a sense of financial self-control
- Empower yourself to win the financial management game
- Manage your financial affairs like a profitable business
- Develop a system to organize & secure your financial records
- Identify tools that will maximize your wealth
- Develop a real financial life plan without stress
- Use Wealth's Wisdom to create sustainable wealth



TOUSSAINT GASKINS

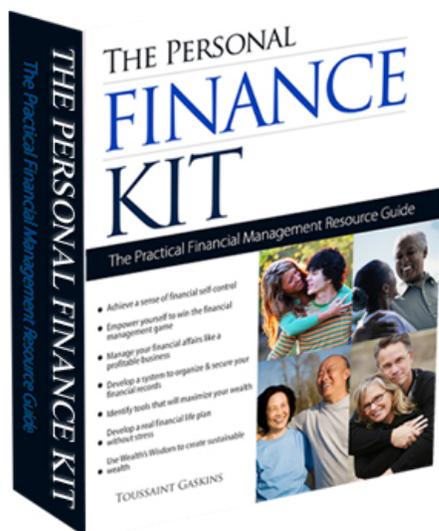
# The Personal Finance Kit:

## The Practical Financial Management Resource Guide

By Toussaint Gaskins

- » The Personal Finance Kit is a user-friendly guide that covers a broad spectrum of financial topics ranging from insurance and management to mortgages and investing.
- » Inside The Personal Finance Kit, readers will find the resources they need to make smarter decisions and eliminate money-wasting habits.
- » ***This powerful resource guide will get families and individuals moving in the right direction by providing them with the following tools:***

- Self-Assessment Worksheet
- Personal Goals Worksheet
- Financial Goals Worksheet
- Monthly Budget & Expenses Worksheet
- Keeping It Real With Your Money - Personal Income Statement Worksheet
- 12-Month Cash-Flow Statement
- Personal Balance Sheet
- Credit Evaluation: The Credit Bureau
- Renting vs. Buying A Home
- Housing & Mortgage Analysis
- Mortgage Company Comparison
- Mortgage Dealmaking Worksheet
- Mortgage Refinance Analysis



- Car Buying vs. Leasing
- Car Ownership and Operation Costs
- Credit Card/Store Charge Account Comparison & Review
- Consumer Loan Comparison & Analysis
- Debt/Obligation Log
- Retirement Needs Assessment
- Estate Planning Activities
- Estate Tax Projection and Settlement Costs
- Will & Trust Planning Worksheet
- Personal Records Storage System
- Financial Literacy Websites

### The Personal Finance Kit will help readers:

- Achieve a sense of financial self-control
- Empower yourself to win the financial management game
- Manage your financial affairs like a profitable business
- Develop a system to organize and secure your financial records
- Identify tools that will maximize your wealth
- Develop a real financial life plan without stress
- Use Wealth's Wisdom to create sustainable wealth.

## Testimonials

"Toussaint Gaskins has compiled an effective, user-friendly guide to money management and wealth building."

-- Kobie Brown, Sr. Dir., Music Licensing & Business Affairs, Sony Music.

"Toussaint Gaskins is a mastermind in financial management because he gives you basic approaches to money management."

-- Xina P. Eiland, Publicist.

"For years I have been afraid of investing, but Mr. Gaskins has created a financial resource that left me feeling empowered – not intimidated."

-- Towan Isom – CEO/Founder, Spiritually Speaking; Author, "Chasing Greatness: The Young Professional's Guide To A Dynamic Life"

"In these troubled times, God has sent a young man to help us

put our business in order...Every Pastor, every business, every individual, you cannot afford not to get this book. It just makes good sense."

-- Rev. (Dr.) S.E. Gaskins. Sr. – Senior Pastor, Christian Memorial Church Inc. C.O.G.I.C.

"The Personal Finance Kit, is the best tool for me because I now have a comprehensive collection of easy-to-follow worksheets that I can use for budgeting. Buying this workbook is one of the best financial decisions I've ever made."

-- Xina P. Eiland, Publicist.

"The Personal Finance Kit helps to simplify the, at times, stressful and confusing world of financial management. Thank you so much for the great financial literacy learning tool, it is truly an asset!"

-- Melony Ghee Griffith, MD State Legislator, Mother of two.



Testimonials

# TOUSSAINT GASKINS

In the world of corporate finance and investment management, Toussaint Gaskins is a true pioneer. As the founder and principal of Inove Asset Management in St. Thomas, Virgin Islands, Gaskins boasts more than 15 years experience in investment management, sales, corporate finance, marketing and strategic planning.

Founded in 2010, Inove is an investment advisory firm that consults institutional and private clients in asset management, comprehensive financial planning, retirement planning, estate planning, risk analysis and portfolio diversification.

Prior to founding Inove, Gaskins, a native of Washington, D.C., was a principal affiliate of a regional investment banking and securities firm in Maryland. He previously held director's positions at Black Knight Asset Management, LLC and SBK-Brooks Investment Corporation, both in Washington, DC.

A graduate of Morehouse College, Gaskins dove into the unpredictable waters of finance in 1993 when he landed a position with the Chapman Company in Baltimore. It was the beginning of what has turned out to be a long and illustrious career that, to this day, continues to include new and innovative challenges.

Today, Gaskins is known throughout the financial world as a results-oriented professional and is recognized as a respected consensus builder and value capture strategist adept in the use of tactical alliances and targeted marketing campaigns. In 2008, he was profiled in the money section of The World Almanac For Kids. In addition, Gaskins also championed the creation, passage and adoption of Maryland Senate Bill 606, which addressed the issue of minority business enterprise participation in state procured brokerage and investment management services. In 2009 and 2010, he served as a public policy advisor to the Legislature of the U.S. Virgin Islands.

While he was a member of Legg Mason Wood Walker's Private Client Group and the Legg Mason Financial Services MVP Club,



Gaskins increased his commission revenue by 300% over a four-year period. As Vice President at Profit Investment Management, he increased assets under management in excess of 1000% within a three-year timeframe.

Over the years, Gaskins has not only applied his financial know-how in the corporate world but in the public sector as well, often donating his time and considerable talents to aid others. He has volunteered with The City of Bowie Advisory Planning Board, the National Association of Securities Professionals, Kappa Alpha Psi Fraternity Inc., Community of Hope AME Church, United States/Africa Chamber of Commerce, Bowie State University Center for Community Economic Development and the Druid Hill YMCA.

Gaskins' latest accomplishment is the release of his book, "The Personal Finance Kit," a practical financial management resource guide. Gaskins says the book is designed to provide everyday people with the necessary tools to improve their personal financial situation.

A close-up portrait of Toussaint Gaskins, a Black man with a goatee, wearing a suit and a red patterned tie. He is looking directly at the camera with a thoughtful expression, his hands clasped near his chin.

**FOR IMMEDIATE RELEASE**

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## **Noted Financial Consultant Toussaint Gaskins Releases Debut Book, “The Personal Finance Kit”**

### **User Friendly Guide Is Designed to ‘Educate, Enlighten and Empower’ Readers**

WASHINGTON, DC. (October 1, 2010) - Renowned financial consultant Toussaint Gaskins has announced the release of “The Personal Finance Kit: The Practical Management Resource Guide,” a user-friendly road map which he says is designed to “educate, enlighten and empower” readers and help them reach their financial goals.

“I’ve been blessed to interact with thousands of people, from all different socio-economic and educational backgrounds,” says Gaskins. “And what I have discovered is that the great majority of our people are uncomfortable talking about money and uninformed about the financial management tools at their disposal that will help them lead a better life. That’s why I wrote this book.”

Touted for its comprehensive scope, “The Personal Finance Kit” addresses financial matters that are relevant to the average family. Says Gaskins, “Every household that uses money will find something of value in ‘The Personal Finance Kit.’ After reading and following the plan laid out in this book they will find that they are saving more, making smarter investments, paying

off debt, securing their financial future and generally sleeping better at night.”

The 207-page “Personal Finance Kit” features a series of resources and worksheets for everything from self-assessment to monthly budget and expenses. Gaskins teaches readers how to prepare 12-month personal cash flow statements and personal balance sheets and he offers valuable insight into renting a home, leasing a car, mortgage comparisons, credit card and charge card accounts, consumer loans, retirement needs, estate planning, and much more.

“The Personal Finance Kit” is so widely regarded as a valuable resource within the finance world that it is currently being used by the Virgin Islands Government Employees Retirement System as the core text for its 12-part monthly seminar series on personal financial planning and management. Lorraine Gumbs-Morton, PIO for the Retirement System explains: “This program will increase members’ level of financial literacy while providing the necessary tools to become more financially savvy and self-empowered.”

In addition to the printed version of “The Personal Finance Kit,” Gaskins has also announced the launch of [www.toussaintgaskins.com](http://www.toussaintgaskins.com), an online companion to the book

featuring real time financial tips and the much-anticipated Wealth's Wisdom, which Gaskins describes as "a series of empowering, enriching and motivational messages about prosperity and abundant living."

Gaskins says the book, the websites and the commentary are all designed to inspire everyday people to finally extricate themselves from their financial woes. Says Gaskins, "The bottom line is that every household deserves to feel empowered to better their financial lives and not become a victim of it."

"The Personal Finance Kit" retails for \$24.95 and is available exclusively at [www.toussaintgaskins.com](http://www.toussaintgaskins.com) and [www.personalfinancekit.com](http://www.personalfinancekit.com).

## ABOUT TOUSSAINT GASKINS

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Founded in 2009, Inove is an advisory firm that consults institutional and private clients in asset management, plan design, comprehensive financial planning, retirement planning, estate planning, risk analysis and portfolio diversification.

Prior to founding Inove, Gaskins, a native of Washington, D.C., was a principal at a regional investment banking and securities firm in Bowie, MD. He had previously held director's positions at institutional investment advisory firm and national investment banking and securities firms, located in Washington, DC and Baltimore, MD.

A graduate of Morehouse College, Gaskins dove into the unpredictable waters of finance in 1993 when he landed a position with the Chapman Company in Baltimore. It was the beginning of what has turned out to be a long and illustrious career that, to this day, continues to include new and innovative challenges.



But it is his stint at Legg Mason Wood Walker (member NYSE) that he credits with giving him his most in-depth and valuable training. Gaskins was one of less than 15 black brokers out of Legg Mason's more than 1000 brokers nationwide. Gaskins has held the Series 7, Series 55, Series 63, and Series 66 securities licenses, along with a life, accident and health insurance license.

Today, Gaskins is known throughout the financial world as a results-oriented professional and is recognized as a respected consensus builder and value capture strategist adept in the use of tactical alliances and targeted marketing campaigns. In 2008, he was profiled in the money section of The World Almanac For Kids. In 2009 – 2010, he served as a public policy advisor to the Legislature of the U.S. Virgin Islands.

# TOUSSAINT GASKINS

**Washington, DC, circa, 1975:** Six-year old Toussaint Gaskins sits in the principal's office awaiting his fate. His indiscretion? Not throwing spitballs or pulling Mary Ann's pigtails. Gaskins is here because he questioned his teacher about the true meaning of the pledge of allegiance. Even as a second grader, he sought to understand the fundamental democratic concept of freedom and justice for all.

That moment some 35 years ago provided just a glimmer of the brilliance, principles and determination of Toussaint Gaskins. And it is that same discernment that propels him and his actions today.

A native of Washington, DC, Gaskins grew up in a middle class family that was, like most families, susceptible to the ebb and flow of an unpredictable economy. There were periods, he says, when his household would have been considered lower-middle class. "My mother's a teacher and she got 'rifted' in the eighties so money was really tight." Gaskins' father was an activist whose work kept him away from home for long stretches. "It took a toll on the family unit," he admits. And ultimately, his parents divorced. "From my perspective, divorce tears at the very heart of families," says Gaskins. "And most times causes financial stress on all parties involved. Financial stress leads to emotional stress and, at times, distress."

These were feelings that Gaskins and his mother were all too familiar with. But despite their struggles, they were never adrift for long. They had a constant and reliable life raft. "My maternal grandparents were our support system," he recalls. "Anything that we lacked, they provided. I don't know where I would have been without them." To this day, Gaskins refers to his grandmother, who passed away in 2009, as his 'best friend.'

Gaskins' mother remarried and gave birth to a daughter, Mia. Times continued to be tough and a little uncertain. "We moved approximately 20 times in my first 22 years of life," he says. "We lived in various apartment communities until my high school years... In our first southeast apartment, I remember someone stealing our rugs from the clothesline in the laundry room." Gaskins admits that he "tried his hand" at shoplifting only to discover that he didn't quite have what it takes to be a criminal. "I tried to steal some football cards," he recalls. "I got caught



and received a well-earned punishment," he says. Gaskins proudly acknowledges the influence of his mother, an elementary school teacher of 30 years, and his father, an attorney/law professor/activist who was the Founding Dean of the Moi University School of Law in Eldoret, Kenya. But the young Gaskins wanted to indulge all his ambitions – and there were many. "I wanted to be a civil rights activist," he recalls. "But I also wanted to play pro basketball, pluck the guitar like Bootsy Collins, and sing." Gaskins' personality was big as his dreams. "I was vocal, active, athletic, inquisitive and determined," he says, "but, depending on whom you asked, I was a hard-headed, stubborn kid who talked too much."

In 1986, at the age of 16, Gaskins graduated high school. Shortly thereafter, he won a seat on the District of Columbia Youth City Council and was admitted to Morehouse College where he earned a B.A. in Business Administration with a concentration in Marketing. He would go on to fine-tune his interest in business, focusing more on finance. His inspiration, he says, came from a few unlikely sources. "I have always been interested in how to make money," he explains. "I've had a few relatives that owned businesses, but my primary source of entrepreneurship inspiration came from the community hustlers."

But, unlike the hustlers, Gaskins realized that making money was about more than splurging on bling, hot cars and even hotter women. For him, it was about empowering the disenfranchised. It was about tapping into the inner workings of the American economic system and understanding how it impacts our lives. And it was about using that understanding to help level the economic playing field for African Americans.

"I've been a student of African American history," says Gaskins. "I had an understanding about the economic and societal impact of the Harlem Renaissance and the Civil Rights Movement. Further, I've always thought our community should have more money circulating within it to employ more of our people as well as to support our young talent. I believe that one has to finance their own freedom."

It was in his business seminar class at Morehouse College that Gaskins was first introduced to the Wall Street Journal. "I was hooked!" he enthuses. "I began to see finance, and investing in particular, as a way to own a small piece of profitable companies and build wealth. I thought that if we, African American people, understood the process of wealth creation, growth, maintenance and defense, we would not be so dependent upon

others to address our unique and specific, financial oriented needs....We could regain and maintain a high level of global self-respect and economic self-sufficiency. Hence, our community would be internally sustainable."

Though he recognizes the importance of wealth building, Gaskins is quick to remind African Americans to put their financial goals in perspective. He stresses that the pursuit of money and wealth may not always co-exist with the pursuit of happiness. "The misconception concerning wealth is that the more money you have, the happier you will be. Not all people will have the opportunity to be materially wealthy. The other misconception is that wealth is only defined by the amount of money you have and value is not placed on the character of a person. I define wealth as 'the state of having great principles, standards or qualities regarded as worthwhile or desirable.' If you look at the dictionary definition of wealth and really break down its meaning, you may find that you are already wealthy."

Today, Gaskins boasts more than 15 years experience in investment management, sales, corporate finance, marketing and strategic planning. As the founder and principal of Inove Asset Management in St. Thomas, Virgin Islands, he provides counsel to for-profit and not-for-profit executives, state and territorial legislators, pension fund senior management, college presidents, universities, corporate employees, entrepreneurs and "anyone else who is serious about empowering, enriching and educating their family, institution or community in the areas of personal finance and investment management."

Gaskins also shares his knowledge and insights in his first book, "The Personal Finance Kit," a practical financial management resource guide. Gaskins says the book is designed to provide everyday people with the necessary tools to improve their personal financial situation. "I wrote the book because I wanted to provide everyone, irrespective of race, color, religion, gender, sexual orientation and geographic location, with access to empowerment tools for wealth building that incorporates their value system. This book is written for people who no longer wish to remain a victim to ignorance. I believe that everyone, not just the rich and famous, should have the resources to better manage their life, as well as to plan for the future of their family." That, according to Gaskins, is the true meaning of liberty and justice for all.

***He currently divides his time living in the U.S. Virgin Islands and Maryland. Gaskins is married to Hillary, and they have three children.***