PROFESSIONAL BIO

Richard A. Sherrod Sr.

MBA

I coach parents and their children on how to build wealth, gain financial security, and live a purpose-driven lifestyle.

- **Retired Business VP**
- **Nonprofit Leader**
- **Business Owner**
- **Podcast Host**
- **Husband & Parent**
- **Christian**
- **Aurthor**
- **Speaker**

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Learn more about me
www.sherrodfamily.com

Richard A. Sherrod Sr.

Founder & Chief Executive Officer, Sherrod Foundation Inc.

Richard has a Bachelor's and an MBA degree in business and finance. He has worked in business and finance roles for more than 40 years as a vice president, strategy manager, finance manager, and engineer. He is a certified trainer, master facilitator, certified Lean Six Sigma Green belt, and process expert. He has helped many people start businesses and helped others find financial security. As a certified Life Coach, he helps others learn how to build wealth and live a lifestyle based on their passions.

He is also the Chief Creative Officer for Tips4Living LLC, a personal and small business coaching and consulting company.

Setting an example of how to live by the bible and scripture.

Tips 4 Living

My Vision & Mission

The Problem

Most people don't have $1,000 saved for emergencies, and far too many live paycheck to paycheck. In 2019, there were 12 million "401K millionaire households" in the US, and that number has grown rapidly. Unfortunately, Black Americans are largely living a life of consumers instead of savers. That puts future generations at risk of hardship, poverty, and despair.

My Vision

Every black parent and young adult has the knowledge to create a great credit score, build wealth, and live a life of purpose. Many have started their own business to create generational wealth. Young adults learn AI prompt engineering to succeed in the future.

My Mission

I help communities of color build wealth, gain financial security, and live happier lifestyles. I'm on a mission to help you live a life of passion and purpose. If you have problems, we have solutions.

Problems To Solve

1

LACK OF WEALTH

2

LOW CREDIT SCORES

3

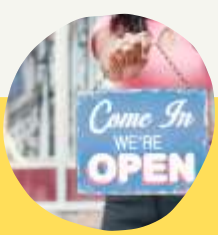
LACK OF BUDGETING

4

EXCESSIVE SPENDING

5

LACK OF HOME OWNERHIP



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LACK OF BUSINESS OWNERSHIP

Tips 4 Living

Get help and become wealthy
www.tips4living.org

Goal 1 Breakdown

Enable 10,000 young adults and their parents to build wealth and achieve financial security.

Start Date:	1/1/2026
Completion Date:	12/31/2031

Steps To Make Goal 1 Happen

1. Host a podcast on changing relationships with money.
2. Offer online video courses on business and finance topics.
3. Conduct coaching sessions for parents and young adults to enable wealth building.
4. Conduct boot camp training sessions on managing money.

Things To Think About

Include offerings to solve the following problems;

4 offers

Customer Problem

- Low FICO credit score
- Living pay-check to pay-check
- Low savings for emergencies
- Low savings for college
- Low retirement savings
- Low net worth
- No home ownership

Solution or Offer

- Book on business and finance
- Building Great Credit course
- Financial Security course
- Managing Money Boot Camp
- e:Consult coaching sessions