

THE POWER AND PURPOSE OF FINANCIAL INDEPENDENCE

This month, we had the special opportunity to celebrate America's 250th birthday and reflect on the values of freedom and independence that shape our nation. While the Fourth of July reminded us of national independence, it can also invite us to reflect internally and ask ourselves: am I stewarding my finances in a way that leads to greater clarity, confidence, and freedom in my life?

*"And my God will meet all your needs according to the riches of his glory in Christ Jesus."
- Philippians 4:19*

Financial independence does not happen by accident or mere luck. It begins with financial literacy: understanding how to manage, protect, and grow the resources God has entrusted to us. For many families, this includes knowing how budgeting, charitable giving, and risk management all work together.

At Wildes Financial Strategies, we believe financial literacy is an important part of faithful stewardship. When you understand your financial picture more clearly, you are better positioned to make thoughtful decisions, prepare for the future, care for loved ones, and give generously to the causes and ministries that God has laid on your heart.

As we celebrate America's 250 years of independence, may we also be encouraged to pursue financial wisdom and freedom—not simply for personal success, but so we can live, give, and steward with greater purpose, peace, and Kingdom impact.

SAFEGUARDING YOUR FINANCIAL FUTURE: PRACTICAL TIPS TO PREVENT FRAUD AND STAY SECURE

Financial stewardship is *not only* about growing and managing wealth wisely; it is also about protecting what has been entrusted to you. In a world where financial scams are increasingly sophisticated, fraud prevention is more important than ever in preserving your legacy and maintaining peace of mind.

This is especially important for elderly individuals and aging loved ones, who are often targeted by scammers through phone calls, emails, or text messages that may appear to be from trusted institutions or family members.

At Wildes Financial Strategies, protecting your assets is one of our highest priorities. However, there are also meaningful steps you can take today to help safeguard what has been entrusted to you. By staying organized, informed, and proactive, you can better protect your resources and preserve the legacy you have worked so diligently to build.

Here are five practical steps you can take to help protect yourself and your loved ones from financial fraud:

- 1. Designate a trusted contact:** Choose someone you trust and add them as a trusted contact with your financial institutions. This gives your institutions someone to contact if they suspect financial exploitation, notice unusual activity, or have concerns that the primary account holder may be experiencing diminished capacity. A trusted contact does not have control over the account, but they can serve as an added layer of protection.
- 2. Get organized:** Keep a clear record of where your accounts are located, regularly review and update your will, and make sure important planning documents, such as trusts and power of attorney declarations, are in place.
- 3. Guard your passwords:** Use a different password for each account and update passwords regularly. Never share account numbers, usernames, passwords, PINs, or login codes with anyone who contacts you unexpectedly. When available, consider using multi-factor authentication to add another layer of account security.
- 4. Be smart with your phone:** Scammers can disguise phone numbers to make calls appear as though they are coming from a local number, a financial institution, or even someone you know. Let unknown numbers go to voicemail, avoid clicking links in suspicious text messages, and consider joining the National Do Not Call Registry to help reduce unwanted calls.
- 5. Improve your tech savviness:** Building your confidence with technology can help you better recognize suspicious activity and protect yourself online.

UNDERSTANDING THE HYPE: NAVIGATING HIGH-PROFILE IPOs

The excitement surrounding an Initial Public Offering (IPO)—when a private company first sells stock to the public—is always a big event for investors. Popular debuts frequently generate massive media buzz and sudden price hikes. However, market history reminds us of a rule that has withstood the test of time: initial hype doesn't always equal long-term value. For everyday investors, patience is often the best strategy.

The Pattern of the Post-IPO Drop

When a high-profile company goes public, its stock price often shoots up immediately. This is usually driven by high demand and limited share availability, which can push the stock's price far higher than what the company is actually worth. Eventually, the hype dies down, more shares become available to trade, and investors look closer at the actual math. When this happens, the stock price often drops. Waiting for this initial wave of excitement to pass allows smart investors to avoid buying at the highest price.

SpaceX: A Lesson in Waiting

A recent example of this happened during the historic public debut of SpaceX last month.

- **The Surge:** Driven by intense global excitement over its Starlink satellite internet and aerospace technology, the stock quickly rocketed from its opening price of \$135 to a high of over \$225 per share.
- **The Reality Check:** Within days, the initial excitement wore off and investors began considering the massive costs of building space infrastructure. The stock pulled back sharply, dropping closer to \$153 per share.

While SpaceX remains a popular company, investors who rushed in on day one took a quick loss, while those who waited saved their cash.

Reflecting on Meta's Offering

This pattern isn't new. When Meta (formerly Facebook) went public back in 2012 at \$38 a share, investor excitement was through the roof. But shortly after launching, the stock ran into technical issues and investors worried about how the company would make money on mobile phones. Within a few months, the stock lost over 50% of its value, dropping to around \$17.50. The drop didn't mean Meta was a bad company; it just meant the initial price was too high. Investors who waited for the dust to settle were able to buy the exact same company at a massive discount.

The Takeaway for Investors

The volatility of big IPOs highlights an important lesson: successful investing is about preparation, not chasing trends. While ground-breaking companies will always be exciting, keeping calm and waiting for a stock's price to stabilize is one of the safest ways to build wealth.

At Wildes Financial Strategies, our priority is helping you build and preserve wealth over the long term. While headline-making investments can generate excitement, we believe lasting financial success comes from a disciplined investment strategy tailored to your goals, not from trying to outguess the market or chase the latest trend.

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