

US NATIONAL DEBT

\$44,417,598,072,744

DEBT PER CITIZEN

\$124,658

DEBT PER TAXPAYER

\$360,270

US FEDERAL SPENDING (OFFICIAL)

\$7,561,624,373,524

US FEDERAL BUDGET DEFICIT (OFFICIAL)

\$1,410,764,970,102

US FEDERAL SPENDING (ACTUAL)

\$8,015,321,843,923

US FEDERAL BUDGET DEFICIT (ACTUAL)

\$1,495,410,866,540

US FEDERAL DEBT TO GDP RATIO

1960 • **52.18%**

1980 • **34.71%**

2000 • **55.41%**

2029 • **126.99%**

YTD Rates of Return

S&P 500, DJIA, & NASDAQ 100





Market Snapshot as of November 13, 2025

S&P 500 **+17.75%**

Record highs / **6,850 points**

Dow Jones **+13.56%**

Strong at **48,254 points**

NASDAQ 100 **+21.53%**

Tech-driven, largest domestic and int'l non-financial stocks **25,517 points**

Mixed daily closes signal healthy volatility, while solid weekly gains across all three major indexes demonstrate continued market strength and investor confidence heading into Q4.

Key Market Drivers in 2025

Federal Reserve Policy

Interest rate outlook pointing toward expected rate cuts in December, supporting equity valuations and risk appetite among investors.

Government Shutdown Impact

Short-term data blackout created temporary uncertainty, though actual market disruption remained limited and contained.

AI & Semiconductor Growth

Artificial intelligence and chip sectors continue fueling technology optimism despite occasional sector-specific setbacks.



How AI is Impacting the Economy in 2026

- more efficient and effective marketing to clients
- screening and training employees
- better and more communication to teams



\$8 Trillion Added to Global Economy by 2026

\$8T

2.5%

\$4.60

Economic Contribution

AI's cumulative impact on global
GDP by 2026

Current GDP Share

Accelerating toward 3.5% by 2030

Return on Investment

Generated for every \$1 invested in AI

Every dollar invested in AI technologies generates \$4.60 in economic output, reflecting the compound benefits of enhanced productivity, innovation acceleration, and new market creation.





AI Reshaping Everything

The Future is Automated, Intelligent,
and Efficient

How often do you deliberately use AI?

- A. Never
- B. Monthly
- C. Weekly
- D. Daily
- E. Several times a day

What is stopping you from using more AI?

A. Don't like it

B. Don't know how to use it

C. Don't know what to use it for

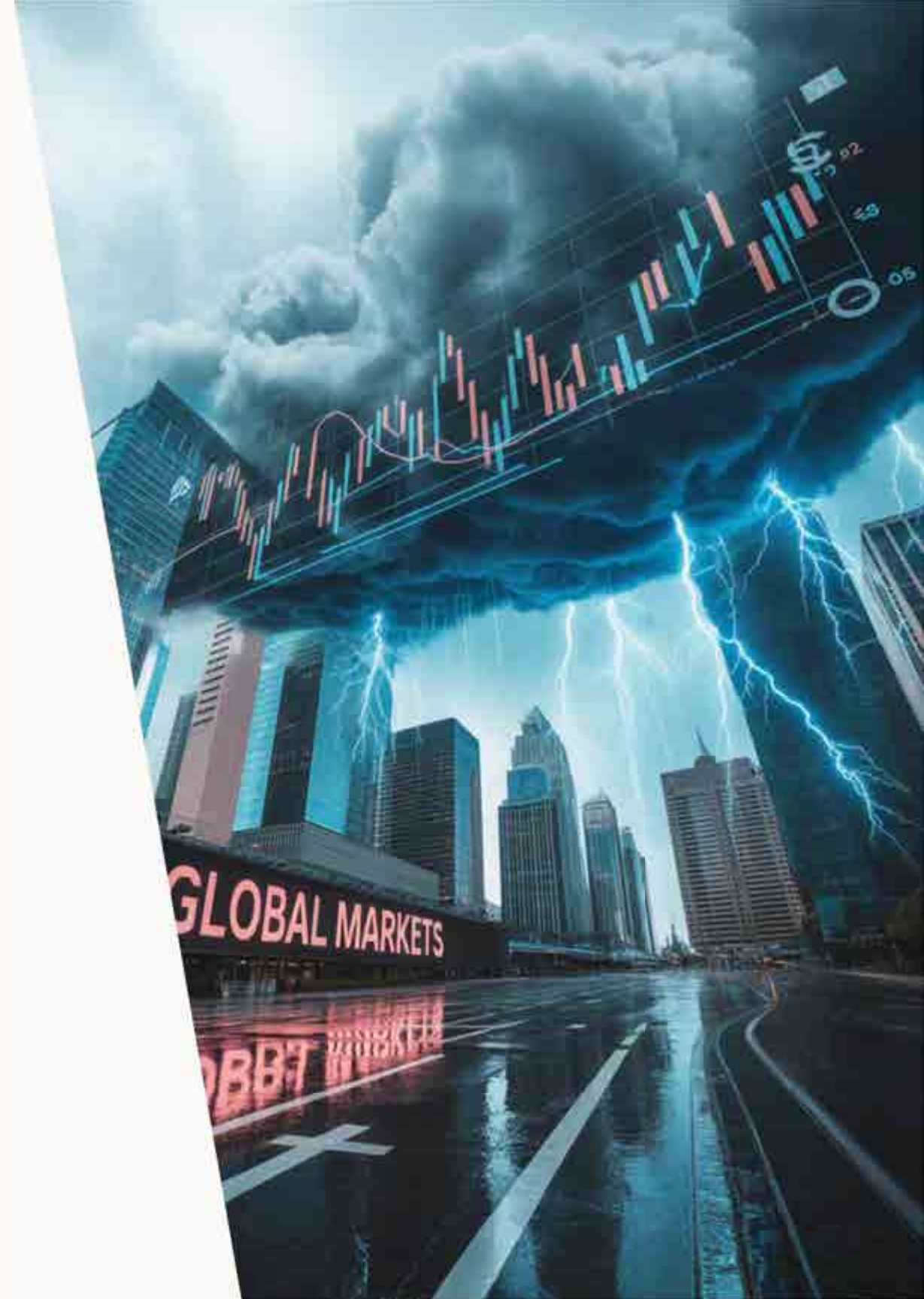
D. Everyone else seems to know way more about it than me

E. All of the above



AI Readiness Assessment

Risks and Challenges Ahead



The Rising Stakes: Cybersecurity as an Economic Threat

\$9.3M

**Average
Breach Cost**

Financial services data breach costs have reached record highs according to IBM's 2025 Security Report

72%

**Business
Interruption**

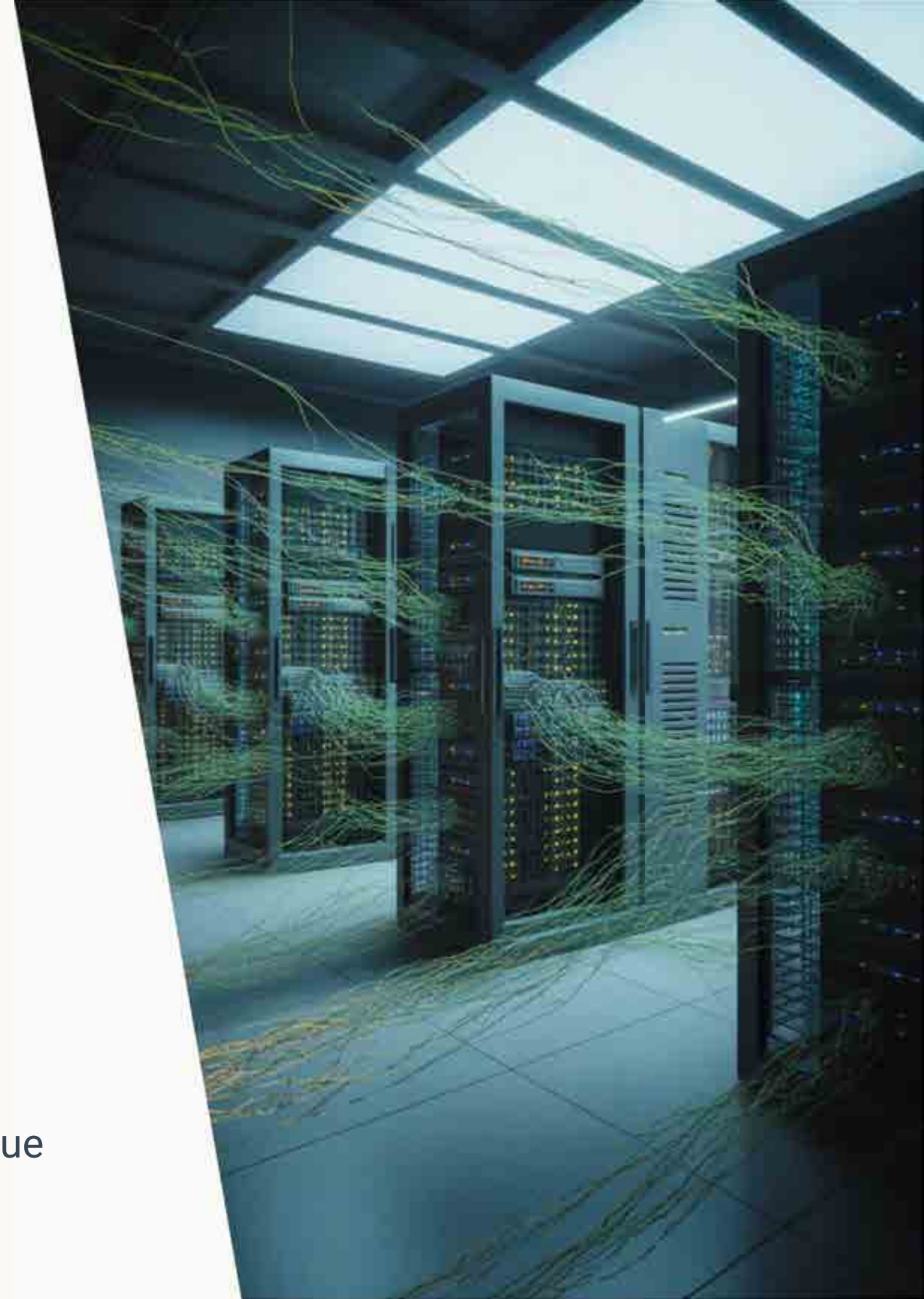
Percentage of total breach costs due to operational shutdowns not ransom payments

35%

Attrition Risk

Average client loss following a publicly disclosed cyber incident

Cyber incidents create cascading economic consequences that extend far beyond immediate technical remediation. Client trust erosion leads to revenue decline, competitive disadvantage, and long-term financial instability.



Tariffs: The Lingering Wild Card

Policy Uncertainty

Confusion over tariff implementation stalls critical business decisions across multiple sectors

Supply Chain Disruptions

Global trade flows remain constrained as companies navigate unpredictable import costs

Investment Pause

Businesses delay capital expenditures and inventory commitments amid tariff ambiguity

Unexpected Impacts

Tariffs on commodities like gold create ripple effects throughout interconnected markets









Strategic Planning Playbook

by Dr. Mary Kelly

www.ProductiveLeaders.com

SECTION 5: Sales Strategy Framework

Revenue Segmentation

Product/Service	Target/Market	Previous Year Revenue	Next Year % Growth

Metric

Current Target Owner

Conversion Rate
Sales Cycle Length
Average Deal Size

Compensation & Incentives

Are current incentives driving desired behaviors?

How will you integrate AI-driven CRM tools to improve forecasting accuracy?

SECTION 6: Workforce and Leadership Succession Leadership Pipeline Audit

Key Role	Incumbant	Successor Identified	Readiness Level 1-5

Succession Readiness Plan

- Identify mission-critical roles likely to turn over by 2027.
- Create 12–24 month development plans for each successor.
- Document mentorship and knowledge-transfer systems.

COMPETITOR

Some strengths:

Driven

Confidence

Brave

Like a Bulldozer

Caution

Watch for:

- Tasks over relationships
- Greedy
- Workaholic
- Power-hungry
- Win at any cost
- Impatient
- Arrogant
- Opinionated
- Obstinate
- Insensitive
- Abrasive
- Too risky
- Too outspoken
- Too forceful

CONTROLLER

ANALYZER

Some strengths:

Accurate

Inquisitive

Focused

Cynical

Caution

Watch for:

- Analysis paralysis
- Overly critical
- Arrogant
- Defensive
- Passive-aggressive tactics
- Cynical
- Isolated (doesn't play well...)
- Unbending
- Slow to change decisions
- Stubborn
- Myopic

MOTIVATOR

Some strengths:

Charismatic

Optimistic

Passionate

Impulsive

Caution

Watch for:

- Talks over others
- Excitable
- Inattentive to details
- Unrealistic
- Wishful thinking
- Lack of follow through
- Glosses over tension
- Exaggerates
- Personal attacks toward others
- Not focused on details

CONNECTOR

PEACEMAKER

Some strengths:

Reliable

Service oriented

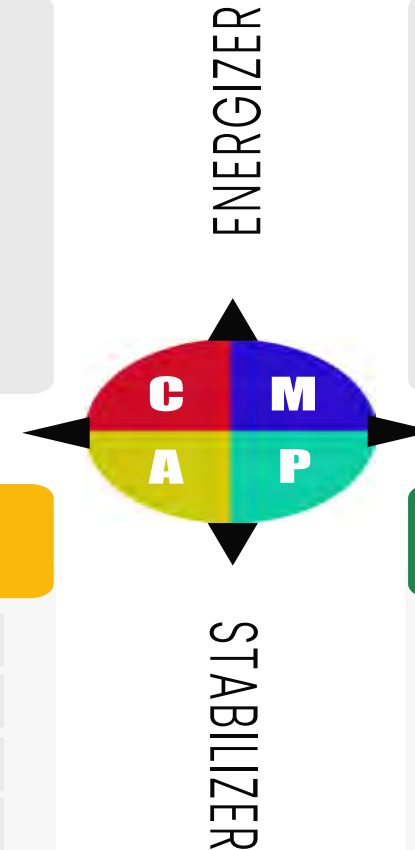
Loyal

Conciliatory

Caution

Watch for:

- Tendency to avoid change
- Tendency to avoid risk
- Withdraws under pressure
- Avoids tension
- Overwhelmed by deadlines
- False loyalties
- Internalizes frustrations
- Gives in to please others
- Easily swayed to help
- Taken advantage of
- Indecisive
- Sacrifices self
- Ignores problems



The Leaders Blind Spots Assessment



DISCOVER YOUR BLIND SPOTS!

Get Immediate Results

blindspots.com

Authorized use of the Official Blind Spot Assessment

The Official Blind Spot Assessment

GET STARTED

The Leaders Blind Spots Assessment

SELECT ONE ANSWER

**Choose the word pair that best describes
you.**

Put yourself in a work environment. Don't overthink it.

Thinker – Inquisitive

Animated – Charming

Loyal – Sacrificing

Ambitious – Bottom Line



12 MONTHS OF ACTION

STRONGER STRATEGY

BETTER DECISIONS

FASTER RESULTS

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JANUARY

BUSINESS SUCCESS AND ACCOUNTABILITY

Goals for the month:

1. _____
2. _____
3. _____
4. _____
5. _____

This month I want to do more of these activities:

1. _____
2. _____
3. _____

This month I want to do less of these activities:

1. _____
2. _____
3. _____

This month I resolve to delegate/outsource:

This month I am going to streamline this process:

This month I am going to complete this project:

This month I am going to resolve this situation:

I will contact these 3 people for advice:

1. _____
2. _____
3. _____

I will reach out to these 3 potential decision-makers/clients:

1. _____
2. _____
3. _____

On a scale of 1 through 5, this month was a

5 Fabulous 4 Good 3 Okay 2 Meh 1 Terrible

What could have made this month better?

1. _____
2. _____
3. _____

I am grateful for:

1. _____
2. _____
3. _____

This month I learned:

1. _____
2. _____
3. _____



Conclusion: Navigating a Complex Economic Future

The global economy stands at a critical crossroads in 2025-26. The path forward will be determined by choices between cooperation and fragmentation, between short-term protectionism and long-term prosperity.

■ The Challenge

Years 2025-26 will test global economic resilience as trade tensions, persistent inflation, and geopolitical risks create unprecedented complexity for policymakers and businesses

■ The Stakes

How the global community responds—whether through cooperation or continued fragmentation—will fundamentally shape economic outcomes not just for 2025-26, but for the entire decade ahead

Economic snapshot

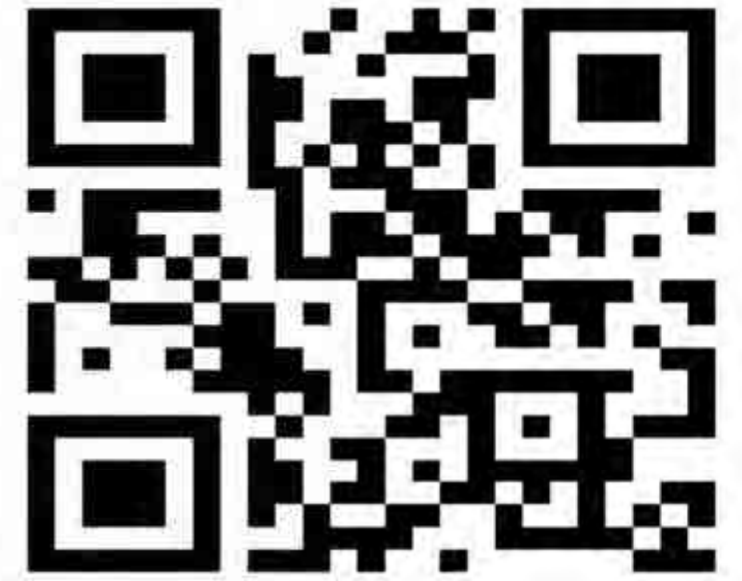
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