

Financial Literacy: Wealth Building & Life Economics

As a Role Model, you are here to help students start thinking critically about their financial future. Whether you are currently navigating your education or established in your career, your perspective helps students understand the fundamentals of money management, the power of investing, and the choices that lead to long-term financial freedom.

Personal Finance Fundamentals

- **The Value of Financial Wellness:** Discussing why understanding money is a requirement for a successful and stress-free life.
- **Lessons Learned:** Sharing common financial myths versus the reality of how money works in the professional world.
- **Early Habits:** Discussing the "Financial Headstart"—the things every student should know before they earn their first paycheck.

Budgeting and Living Economics

- **The Blueprint:** Explaining how a budget acts as a roadmap for your goals rather than a restriction on your spending.
- **The Cost of Adulthood:** Exploring typical expenses (housing, transportation, health) to give students a realistic view of life economics.
- **Strategic Saving:** Discussing why saving is "paying yourself first" and identifying practical ways to start early.

Investments and Wealth Building

- **Assets vs. Liabilities:** Helping students understand the difference between things that take your money and things that make you money.
- **The Power of Compounding:** Demonstrating how starting early—even with small amounts—creates massive long-term wealth.
- **Investment Vehicles:** A high-level look at stocks, real estate, and entrepreneurship as ways to build a future.

Credit, Debt, and Leverage

- **The Credit Score:** Explaining credit as a "professional reputation" and how a good score opens doors for businesses and homes.
- **Smart Leverage:** Understanding the difference between "good debt" (investing in your future) and "bad debt" (overspending).

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- **Borrowing Basics:** A look at interest rates and how they impact the total cost of things like student loans or car notes.

Income and Risk Management

- **Diversified Income:** Discussing why having multiple ways to earn (side hustles, investments, salary) provides security.
- **Protecting Your Assets:** A simple introduction to insurance (health, auto, life) and why it's a key part of a professional plan.
- **Goal Setting:** Helping students set specific financial milestones they want to reach by age 21, 25, and 30.

