CASH IQ STUDIO™

FINANCIAL LITERACY PROGRAM

AT HOME

Complete 8-Week Curriculum for Parents & Homeschool Families

For 11th & 12th Grade Learners

For parents and homeschool families teaching 11th and 12th graders money skills together — no classroom required.

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HOW TO USE THIS GUIDE

Cash IQ Studio: At Home takes the same 8-week financial literacy curriculum used in classrooms and adapts it for one-on-one learning between you and your 11th or 12th grader. You don't need a teaching background — you just need about 20–30 minutes together, a few times a week, and a willingness to be honest about money.

Each week includes a short overview, a core lesson, one or two hands-on activities, and reflection questions to talk through together. Anywhere you see "SAY TO YOUR TEEN," that's a script you can read aloud or paraphrase in your own words.

There's no bell schedule here. Move at whatever pace fits your family — some weeks might take three sittings, others might take five. What matters is that each activity actually gets done, not how fast you get through it.

A NOTE ON PACING

The original classroom version breaks each week into five 60-minute class periods. At home, you can compress or stretch that freely. A simple rhythm that works for most families: three sessions per week, 20–30 minutes each, with the activities carrying over into homework/independent time in between.

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THE 8-WEEK JOURNEY

Here's the full roadmap. Each week builds on the last, so try to move through them in order.

Week	Focus	What Your Teen Will Walk Away With
1	The Blueprint	2-Year Blueprint, Net Worth Snapshot, Gap Audit
2	The Paycheck	Corrected Net Income Budget, Total Compensation
3	The Financial Fortress	Three-Account System, Auto-Transfer, Predator Report
4	The Credit Game	Credit Blueprint, Dream Car Loan Simulation
5	The Hustle	$100 Side Hustle Mission Brief, Income Projection
6	The Wealth Multiplier	Emergency Fund Plan, 10-Year Investment Projection
7	The Shield	Insurance Budget, Fraud Response Checklist
8	The Final Audit	Blueprint 2.0 Presentation

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WEEK 1

THE BLUEPRINT

Build YOUR 20s

SESSION OVERVIEW

This week introduces your teen to the psychology of money by confronting the gap between social media expectations and real-world financial responsibility. They'll design a realistic 2-year post-graduation blueprint while identifying the behaviors and habits that can either build or sabotage their financial future.

CORE TRUTH

Financial freedom is 20% knowledge and 80% behavior.

What You'll Need

- The Student Workbook (Cash IQ Studio: Solo, if your teen has it) or a notebook
- A "Life Path" research guide (included below)
- Internet access for Day 3's research activity

THIS WEEK'S PHRASE

"We don't tell you 'no' to the dream. We show you the 'how' so you don't end up broke by 21."

Consider writing this somewhere you'll both see it this week — the fridge, a mirror, a sticky note on their laptop.

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SESSION 1: THE HOOK & THE UNLEARNING

GOAL FOR THIS SESSION

Your teen will challenge common money myths and understand that wealth is driven by behavior — not income.

SAY TO YOUR TEEN

"Everyone tells you what to do after high school, but nobody tells you what it costs. Today, you aren't a student. You're an Architect. You're going to design the next 2 years of your life — the job, the car, the apartment — and we're going to see if your math matches your mouth."

Core Lesson: Net Worth = Your Real Score

Net worth isn't what you earn — it's what you keep. It's calculated as: Assets minus Liabilities. Introduce these two ideas clearly before moving on.

Asset	Liability
Something you OWN that holds or grows in value.	Something you OWE — a debt or financial obligation.

The Three Money Myths

MYTH 1: INCOME = WEALTH

Common belief: The more money you earn, the richer you are.

Reality: Wealth is determined by what you keep, not what you earn.

EXAMPLE TO SHARE

A "Founder" earning $40,000 who keeps $10,000 is wealthier than a "Flexer" earning $100,000 who spends $110,000. One is building. One is digging a hole.

MYTH 2: CREDIT CARDS ARE FREE MONEY

Common belief: Credit cards give you access to unlimited funds.

Reality: A credit card is a high-interest loan that must be repaid with future income. Misuse leads to debt traps — including "Buy Now, Pay Later" schemes that disguise the true cost of spending.

Key message: Credit is a tool for building a score, not a way to buy things you can't yet afford.

MYTH 3: YOU CAN WAIT

Common belief: You don't need to think about money until you're a "real adult."

Reality: Time is a financial superpower. Small amounts saved early grow exponentially through compound interest. Most adults' biggest financial regret is not starting earlier. Teens who build financial habits at 16 or 18 gain a massive head start over those who wait until their 30s.

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Activity 1: Quick Discussion

Have your teen write independently, then share their answer with you:

PROMPT FOR YOUR TEEN

"What is one belief about money I may need to unlearn?"

Activity 2: Asset or Liability?

Have your teen argue both sides of this scenario — out loud works well here:

SCENARIO

Can a car be an asset OR a liability? Argue both sides.

PARENT NOTE — TIGHTEN THE CAR EXAMPLE

Technically, a personal vehicle depreciates and is a liability on a balance sheet. However, it can be a "justified liability" if it generates income (for example, it gets your teen to a job paying $25/hr). The lesson isn't that a car is an asset — it's that a car's value depends entirely on how it's used. Don't let your teen walk away thinking a car is an asset in the strict financial sense.

Talk It Through

- Which myth do you see the most in real life?
- Which one could personally affect you?

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SESSION 2: THE "DESIGN YOUR LIFE" LAB

GOAL FOR THIS SESSION

Your teen will choose a life path and begin building the financial picture of their "dream life."

SAY TO YOUR TEEN

"Everyone wants a dream life — but nobody budgets for it. Today that changes."

Core Lesson: The Five Life Paths

Have your teen choose one of the five paths below. This becomes the foundation for all research and budgeting work through Session 5.

Path	Reality	Cash Flow
Campus Life (College)	Student loan debt hits the ledger immediately. FAFSA and tuition must be accounted for.	Negative to start. Very low income. Starting net worth: $0 or below.
Tradesman (Trade School)	Low debt, fast entry. 6 months to 2 years of training. Upfront cost: professional tools and gear.	Early and steady. Entry-level pay of $18–$25/hour within months of starting.
Career Path (9-to-5 Job)	No education debt, but starting at the bottom of the pay scale.	Immediate paycheck, but high risk of lifestyle inflation as income rises.
Founder (Entrepreneur / Gig Work)	No guaranteed paycheck. High risk of "Life Hits" — slow months, equipment failure, irregular clients.	Unpredictable. Use $800/month as a conservative starting estimate for planning purposes.
Military (Active Duty / Guard / Reserve)	No education debt. Full benefits from Day 1: TRICARE health coverage, 30 days paid leave, commissary access. Housing (BAH) and food (BAS) allowances are tax-free and paid on top of base pay.	Immediate and comprehensive. E-3 total compensation: ~$3,800–$4,100/month. Taxable income: only base pay (~$2,160). BAH and BAS are excluded from federal and state income tax.

PARENT NOTE — FOUNDER PATH

If your teen chooses the Founder path, they have no fixed income to plug into the Session 4 budget. Direct them to use $800/month as their starting estimate. This keeps them on track and teaches the reality of conservative financial planning for variable-income earners.

Activity: Choose a Path & Research

Have your teen select their path and begin researching:

- Starting income (or the Founder estimate: $800/month)
- Debt, if applicable (student loans, trade school costs)

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- Dream apartment — estimated monthly rent
- Dream car — estimated purchase price or monthly payment

Talk It Through

- Which path surprised you most?
- Which path did you choose — and why?

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SESSION 3: THE PRICE TAG DEEP-DIVE

GOAL FOR THIS SESSION

Your teen will move from choosing a lifestyle to researching the real market numbers behind their blueprint.

SAY TO YOUR TEEN

"Yesterday, you picked your path. Today, we go shopping — but we're not looking at the price on the tag. We're looking at the price of the life. Most people go broke because they budget for the car payment and forget about the gas, the tires, and the insurance. Today, we find the real numbers."

Core Lesson: Fixed vs. Variable Costs

Fixed Costs	Variable Costs
Expenses that stay the same every month regardless of behavior. Examples: rent, car payment, loan minimums.	Expenses that fluctuate based on choices and habits. Examples: groceries, gas, entertainment, eating out.

SAY TO YOUR TEEN

"Your fixed costs are the rent you pay to stay in the game. Your variable costs are how you choose to play. If you don't know both, you're playing blind."

Activity: The Reality Search

Using a laptop, phone, or tablet, have your teen find real data for the life path they selected in Session 2. They should find and record all four items below:

- The Apartment — find a real rental listing in your area. What's the monthly rent and the security deposit?
- The Car — find a real vehicle for sale. What's the estimated monthly payment and average gas cost for that model?
- Utilities — research the average cost of Wi-Fi and electricity for a 1-bedroom in your state.
- Expectation vs. Reality — compare the Session 2 estimate to the real number found today.

ASK YOUR TEEN

"Is that 'cheap' apartment still cheap once you add the $100 Wi-Fi bill? Is that 'cool' car still cool when you see it takes premium gas?"

Talk It Through

What's one hidden cost you found today that you completely forgot about yesterday?

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SESSION 4: THE REALITY CHECK

GOAL FOR THIS SESSION

Your teen will experience the full weight of real-world expenses by building their first complete monthly financial snapshot.

SAY TO YOUR TEEN

"Nobody goes broke from rent alone — it's everything else that gets you. Today we account for everything else."

Core Lesson: The Invisible Costs

These are the expenses nobody posts about on social media — but everyone eventually faces.

Taxes — You Never Get Your Full Paycheck

Use 25% as the default deduction for this exercise. Here's why that number is realistic for entry-level earners:

Tax Type	Rate	Note
Federal Income Tax	~12%	Based on standard W-4 withholding for entry-level wages
State Income Tax	~3–5%	Varies by state — use your state's flat or entry-bracket rate
FICA (Social Security + Medicare)	7.65%	Split: 6.2% SS + 1.45% Medicare
Estimated Total	~25%	Rounded default for this budgeting exercise

PARENT NOTE — SELF-EMPLOYMENT & MILITARY

For the Founder path: self-employment tax (SECA) is 15.3% of net earnings — double the employee rate, because they cover both the employer and employee share. Use 30% as their default deduction. For the Military path: apply 25% to BASE PAY ONLY — BAH and BAS are not taxable. Example — E-3: $2,160 base × 0.25 = $540 tax. Net base = $1,620. Add BAH $1,400 + BAS $460 = $3,480 total take-home. A civilian earning $3,480 total would pay roughly $870 in taxes — the military path saves about $330/month.

The Full Expense Picture

Transportation:

- Car payment (if applicable)
- Gas — varies by vehicle type
- Car insurance — research an average rate for a teen/young adult in your area
- Maintenance reserve — budget at least $50/month

Housing & Utilities:

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- Rent
- Electricity
- Internet / Wi-Fi

Daily Living:

- Groceries
- Eating out
- Personal care (haircuts, toiletries, etc.)
- Phone bill

Protection Costs:

- Health insurance (if not covered by an employer or a parent's plan)
- Renter's insurance — often overlooked; averages around $15/month

SAY TO YOUR TEEN

"Most people don't go broke because they're lazy. They go broke because they never did this math. Today, you're doing the math."

Activity: Build Your Monthly Budget

Walk through all seven steps below together. Don't rush — let your teen calculate and write at each step before moving to the next.

Step 1 — Start with Income

Have your teen write their monthly gross income from Session 2's research. Founder path: use $800/month. Military path: use TOTAL compensation (base pay + BAH + BAS), apply the 25% tax estimate to base pay only, then add BAH and BAS back as tax-free income. Then subtract taxes: multiply gross income by 0.25 (or 0.30 for Founders). This is their net (take-home) income.

EXAMPLE

Gross income: $2,400/month. Taxes (25%): -$600. Net income: $1,800/month.

Step 2 — Add Fixed Expenses

Have your teen record all non-negotiable monthly bills: rent, car payment (if applicable), insurance.

SAY TO YOUR TEEN

"These are bills you don't get to negotiate. They happen whether you're ready or not."

Step 3 — Add Variable Expenses

Have your teen estimate their monthly variable costs: groceries, gas, eating out, phone bill.

SAY TO YOUR TEEN

"Even if you try to be cheap, life still costs money. Be honest with your estimates."

Step 4 — The Ghost Bill

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Have your teen add $100 for miscellaneous expenses — the small purchases that don't fit a category but add up fast. This is one of the most important habits in personal budgeting.

SAY TO YOUR TEEN

"Every month, life charges you for things you didn't plan for. We're planning for that right now."

Step 5 — Pay Yourself First (Savings)

Have your teen add a savings line item NOW — before calculating their final number. This is non-negotiable. Saving whatever is left over teaches the wrong habit. Saving before spending builds wealth.

- Savings line item: minimum $25–$50/month
- Goal: build toward a 1-month emergency fund within 12 months, then 3 months

SAY TO YOUR TEEN

"This is not optional. Wealthy people pay themselves first — before eating out, before streaming services, before anything fun. Write the number down and treat it like rent."

Step 6 — The Life Hit

Pause before this step — build the moment.

SAY TO YOUR TEEN

"Life doesn't ask for permission. Pause. Something just happened." Then give them one surprise expense to subtract from their running total — pick one: "Your car needs a repair: -$400," "You got sick and missed two days of work: -$150," or "Your phone broke: -$300."

Step 7 — Final Calculation

FORMULA

NET INCOME − FIXED EXPENSES − VARIABLE EXPENSES − GHOST BILL − SAVINGS − LIFE HIT = FINAL NUMBER

SAY TO YOUR TEEN

"Now subtract everything from your income. What's your number? Is it positive or negative?"

Talk It Through

- Are you in the red?
- What surprised you the most?
- What did you forget to account for?

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SESSION 5: THE GAP AUDIT & 90-DAY FIX

GOAL FOR THIS SESSION

Your teen will finalize their 2-year blueprint, calculate their exact financial gap, and leave the week with one concrete 90-day action plan — not just a reflection question.

SAY TO YOUR TEEN

"This week you built the math. Today you face it. Most people look at a budget deficit and feel stuck. We're not going to feel stuck — we're going to build the plan that closes the gap."

Core Lesson: The $50 Question

DISCUSS TOGETHER

"If you have $50 left over at the end of this month, what is the 'wealthiest' thing you can do with it?"

Let your teen think out loud for a few minutes, then guide the conversation toward these options:

- Add it to an emergency fund — the foundation of financial stability
- Invest it — index fund or high-yield savings account (introduce the concept, even briefly)
- Apply it to existing debt — reduces future interest cost
- Spend it — talk through why this feels right but costs the most over time

Activity Part 1: The Full Audit

Have your teen finalize all three components before moving to the Gap Audit:

- 2-Year Blueprint — final version: life path confirmed, income projection written, top 3 financial goals listed
- Monthly Budget — Session 4 budget reviewed, corrected, and signed off
- Net Worth Snapshot — assets vs. liabilities calculated and totaled

Activity Part 2: The Gap Audit

Have your teen answer three questions to calculate their exact financial gap:

QUESTION 1

What is your monthly surplus or deficit from the Session 4 budget? Write the number. If it's negative, own it — that's the gap.

QUESTION 2

How much do you need to save each month to build a 1-month emergency fund within 12 months? (Divide monthly expenses by 12.)

QUESTION 3

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What's your total gap? Add your deficit (or subtract your surplus) plus your savings target. This is the exact dollar amount the plan needs to close.

EXAMPLE

"You're -$150/month in your budget AND you need $50/month for your emergency fund. Your total gap is $200/month. That's not a crisis — that's a target. Now we build the plan."

Activity Part 3: The Two Levers

SAY TO YOUR TEEN

"There are only two ways to close a financial gap: Lever 1 — Increase Income. Lever 2 — Cut Costs. Most people only try one. The fastest path uses both at the same time."

Have your teen fill out the Two Levers table below, identifying at least one realistic action on each lever that can be done within 90 days:

Lever 1 — Increase Income	Lever 2 — Cut Costs
Example: Pick up weekend shifts / start one gig service — $150/month, 30 days	Example: Drop unused subscriptions / meal prep 3x/week — -$60/month, this week

(The example row is for illustration — have your teen write their own realistic actions, not hypotheticals.)

Activity Part 4: The 90-Day Commitment Card

Have your teen complete this sentence. This commitment carries forward into every remaining week of the program:

THE 90-DAY COMMITMENT CARD

"In 90 days, I will _____ so that I can _____ by my 1-year mark."

PARENT NOTE

Keep this card somewhere visible — the fridge, their mirror, a photo on your phone. Bring it back up at the start of Week 2, and again at the Week 4 and Week 8 checkpoints. The commitment only works if it's revisited.

Talk It Through

- What was the most surprising number you saw this week?
- What's the one action from your Two Levers table you can start before next Monday?
- What does financial freedom actually look like for you — in real numbers, not feelings?

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WEEK 1 SUCCESS CHECKLIST

By the end of Week 1, your teen should have completed all five items below:

- 2-Year Blueprint — life path selected, income estimated, top 3 goals identified
- Net Worth Snapshot — assets and liabilities listed and calculated
- One Budget Problem Identified — a specific expense that threatens their financial plan
- Savings Line Item Added — at least $25/month designated as non-negotiable in the monthly budget
- 90-Day Commitment Card Completed — one income action and one cost-cut action identified with a written commitment

PARENT FAQ

"What if my teen wants the expensive car?"

You don't have to say no — say not yet. Build assets and income first. Then the car doesn't cost them their financial future.

"What if they don't make enough?"

There are always two levers: increase income or adjust lifestyle. Usually it takes both.

"Why simulate taxes?"

Because real life won't warn them. Better to learn it here than on their first paycheck.

"Why do we have to save if there's barely enough left over?"

Because saving $25/month now builds the habit that protects them later. The amount matters less than the behavior.

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VOCABULARY REFERENCE — WEEK 1

Term	Definition
Net Worth	The total value of a person's financial position at a specific point in time. Calculated by subtracting total liabilities from total assets.
Gross Income	The total amount of money earned before any taxes or mandatory deductions are removed.
Net Income	The actual take-home pay received after all taxes and deductions have been subtracted from gross income.
Asset	A resource with economic value that a person owns or controls with the expectation that it will provide future benefit or generate income.
Liability	A financial obligation or debt owed to another person or institution that must be settled over time.
Fixed Cost	An expense that remains constant each month regardless of behavior or choices. Examples: rent, car payment, loan minimums.
Variable Cost	An expense that fluctuates based on choices and habits. Examples: groceries, gas, entertainment.
Lifestyle Inflation	A pattern where a person's spending increases in direct proportion to income growth, often preventing wealth accumulation.
Compound Interest	Interest calculated on both the initial principal and the accumulated interest from previous periods — the mechanism that makes early saving exponentially powerful.
Emergency Fund	A dedicated savings reserve used to cover unexpected expenses such as car repairs, medical bills, or job loss. Target: 3–6 months of living expenses.

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PA STANDARDS ALIGNMENT — WEEK 1

For homeschool families who need this for portfolio or reporting purposes: every activity in Week 1 maps to the Pennsylvania Academic Standards for Personal Finance (Act 35 of 2023).

Standard	How Week 1 Addresses It
17.1.9-12.A — Determine the financial impact of long-term goals on lifestyle and family.	Session 2 — Life Path Lab: teen selects their post-high school path and researches real income, debt, and cash flow implications. Session 5 — 2-Year Blueprint documents the 24-month financial impact.
17.1.9-12.B — Explain how limited financial resources affect choices and the importance of opportunity cost.	Session 4 — 7-Step Budget: teen confronts the gap between expected lifestyle costs and actual available income. Session 5 — Gap Audit calculates the exact dollar deficit and identifies the Two Levers.
17.1.9-12.C — Evaluate cultural, psychological, and social influences on financial decisions.	Session 1 — Three Money Myths lesson addresses socially conditioned financial beliefs. Teen identifies and challenges one personal belief.
17.1.9-12.D — Calculate net worth and explain the difference between assets and liabilities.	Session 1 — Net Worth lesson and the Asset vs. Liability car debate. Session 5 — Net Worth Snapshot: teen lists all assets and liabilities and calculates their net worth.
17.1.9-12.E — Develop and apply a personal financial plan using goal-setting strategies.	Session 4 — Complete 7-step monthly budget build including the Life Hit surprise expense. Session 5 — 2-Year Blueprint, Gap Audit, Two Levers table, and 90-Day Commitment Card.
17.3.9-12.A — Develop a spending plan that accounts for income, fixed and variable expenses, and financial goals.	Session 3 — Price Tag Deep-Dive: teen researches real costs for rent, car payments, and utilities. Session 4 — 7-step budget with fixed and variable expense categorization.
17.3.9-12.D — Analyze the impact of fixed and variable expenses and identify strategies to reduce them.	Session 3 — Fixed vs. Variable Costs lesson and Reality Research table. Session 4 — Budget build requires categorizing expenses and identifying at least one reducible variable cost.

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CASH IQ STUDIO™

FINANCIAL LITERACY PROGRAM

AT HOME

STUDENT WORKBOOK

8 Weeks. Real Numbers. Your Plan.

My Name: _____

My Life Path: _____

Family / Homeschool Program: _____

Program Year: _____

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HOW TO USE THIS WORKBOOK

This is your workbook for the entire program. Every activity, every budget, every plan goes in here. Don't leave fields blank — a blank field means a gap in your plan. By Week 8, this workbook will contain your complete 2-year financial blueprint. Keep it. You'll still be using it long after this program ends.

Work through this alongside Cash IQ Studio: At Home — the guide your parent is using to walk through each session with you. Wherever this workbook says a surprise expense or a discussion prompt is needed, that's your parent's cue from their guide.

Week	Title	What You Build
1	The Blueprint	Your 2-Year Plan, First Budget, Net Worth Snapshot
2	The Paycheck	Real Paystub/LES, Corrected Budget, Total Compensation
3	The Financial Fortress	Banking System, Auto-Transfer, Predator Defense
4	The Credit Game	Credit Profile, Dream Car Loan Simulation, Debt Rules
5	The Hustle	Problem Map, $100 Mission Brief, Income Projection
6	The Wealth Multiplier	Emergency Fund Plan, Investment Projection, Roth IRA/TSP
7	The Shield	Insurance Budget, Fraud Response Checklist
8	The Final Audit	Blueprint 2.0 — Your Complete 2-Year Financial Plan

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WEEK 1

THE BLUEPRINT

Build YOUR 20s

THIS WEEK'S PHRASE

"We don't tell you 'no' to the dream. We show you the 'how' so you don't end up broke by 21."

This week you're an Architect. You're going to design the next 2 years of your life — the income, the apartment, the car — and then find out if your math matches your mouth. Every number you write this week is a starting point. By Week 8, you'll have fixed every one of them.

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SESSION 1 — THE HOOK & THE UNLEARNING

The Three Money Myths — What Do You Already Believe?

Before today's lesson, write your honest first reaction to each statement below:

Myth 1 — "The more money you earn, the richer you are." Agree or disagree — and why?

Myth 2 — "Credit cards give you access to money you can use freely." What do you think?

Myth 3 — "I don't need to think about money until I'm an adult." Where did you learn this?

KEY TERMS

ASSET = something you own that holds or grows in value. LIABILITY = something you owe — a debt or financial obligation. NET WORTH = Assets minus Liabilities.

Activity 1 — One Belief to Unlearn

What's one belief about money you grew up with that you might need to unlearn? Be honest.

Activity 2 — Asset or Liability? The Car Debate

Argue the ASSET side: how could a car be considered an asset?

Argue the LIABILITY side: how could the same car be a liability?

Your verdict: which one is it — and why does it depend on how you use it?

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Reflect

1. Which money myth do you see the most in real life — and where?

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2. Which one of the three myths could personally affect your financial future?

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SESSION 2 — THE DESIGN YOUR LIFE LAB

Choose Your Life Path

I am choosing (circle one): Campus Life / Tradesman / Career Path / Founder / Military

_____

Why did you choose this path? What makes it the right fit for you right now?

The Five Life Paths — Quick Comparison

	Campus Life	Tradesman	Career Path	Founder	Military
Starting Pay	~$0 (student)	$18–$25/hr	$12–$18/hr	~$800/mo est.	E-3: ~$3,800–$4,100/mo total
Education Debt	$30K–$100K+	$5K–$15K	$0	$0	$0
First Paycheck	4–5 years	6–24 months	Immediately	Unpredictable	Immediately upon reporting
Biggest Risk	Debt before income	Tool/gear costs	Lifestyle inflation	No guaranteed pay	Separation before TSP vesting

Military Path — Your Numbers to Find

Base pay: militarypay.defense.gov (enter your intended rank). BAH (housing): militarypay.defense.gov/BAH (rank + zip + dependency status). BAS (food): $460/month enlisted, $277/month officer — tax-free. Total compensation = Base Pay + BAH + BAS. Only Base Pay is taxable — BAH and BAS are excluded from federal and state income tax.

Research Your Starting Point

Use a phone or laptop to find real numbers. Write what you find, not what you hope.

My estimated starting monthly income / total compensation: $

_____

Education debt I will take on (if any, Military = $0): $ _____

Dream apartment monthly rent (find a real listing): $ _____

Dream car price (find a real listing): $ _____

Estimated car monthly payment: $ _____

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Reflect

1. Which path surprised you most — and why?

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2. What's the biggest financial challenge of the path you chose?

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SESSION 3 — THE PRICE TAG DEEP-DIVE

Yesterday you picked your path. Today you go shopping — but you're not looking at the price on the tag. You're looking at the price of the life. Most people go broke because they only budget for the car payment and forget about the gas, the tires, and the insurance.

FIXED VS. VARIABLE COSTS

FIXED: same amount every month, no matter what — rent, car payment, loan minimums. VARIABLE: changes based on your choices — groceries, gas, eating out, entertainment.

The Reality Search — Find Real Numbers

Search online for each item below. Write the REAL number — not your guess.

What I'm Researching	My Guess (Session 2)	The Real Number
Rent — 1-bedroom apartment (monthly)		
Security deposit on that apartment		
Car monthly payment (Session 2 car)		
Average gas cost per month for that car		
Wi-Fi / Internet (1-bedroom)		
Electricity (1-bedroom)		
One thing I forgot about yesterday		
Military only: on-base housing ($0 if applicable)		

Reflect

1. What's one hidden cost you found today that you completely forgot about yesterday?

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2. Is that 'cheap' apartment still cheap once you add utilities? Show the math.

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SESSION 4 — THE REALITY CHECK: BUILD YOUR FIRST BUDGET

Nobody goes broke from rent alone — it's everything else that gets you. Today you build your first real budget. Every line matters. Don't skip the math.

Step 1 — Your Income (Start Here)

	Your Number
My monthly gross income	$
W-2/Campus Life/Tradesman/Career: × 0.25 = taxes	−$
Founder: × 0.30 = taxes	−$
Military: BASE PAY ONLY × 0.25 = taxes (BAH/BAS not taxed)	−$
Add back BAH (Military only, tax-free)	+$
Add back BAS (Military only, tax-free)	+$
MY NET (TAKE-HOME) INCOME	= $

Steps 2 Through 7 — Build Your Budget

Expense / Income Line	Estimated	Actual
INCOME		
Net monthly income (from Step 1)	$	$
FIXED EXPENSES		
Rent (Military on-base: may be $0)	$	$
Car payment	$	$
Car insurance	$	$
Renter's insurance (~$15/month)	$	$
Health insurance / TRICARE (Military Active Duty = $0)	$	$
TSP (Military: 5% of base pay) / 401(k) (W-2: 3% of gross)	$	$
SGLI life insurance (Military only,	$	$

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Expense / Income Line	Estimated	Actual
~$25/month)		
VARIABLE EXPENSES		
Groceries (Military: reduced ~15–20% via commissary)	$	$
Gas	$	$
Eating out	$	$
Phone bill	$	$
Personal care	$	$
Ghost Bill — miscellaneous ($100)	$	$
SAVINGS (Pay Yourself First — min $25–$50)	$	$
LIFE HIT — surprise expense (see your parent's guide)	$	$
TOTAL EXPENSES	$	$
FINAL NUMBER (Net Income minus Total Expenses)	$	$

WHAT YOUR FINAL NUMBER MEANS

Positive number = you have a surplus, which can go to savings or investments. Negative number = you're in the red — that's not a failure, it's information. You now know exactly what needs to change. Most people never figure this out until their 30s. Military-path students: many of you will have a surplus — your job is to deploy it (see Week 6).

Reflect

1. Are you in the positive or the negative? By how much?

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2. What surprised you most about this budget?

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3. What did you forget to account for — and how will you fix it?

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SESSION 5 — THE WEEK 1 AUDIT: GAP AUDIT & 90-DAY FIX

Part 1 — Your Session 1 Net Worth Snapshot

MY ASSETS (things I own)	MY LIABILITIES (things I owe)
$	$
$	$
$	$
$	$
TOTAL ASSETS: $	TOTAL LIABILITIES: $

MY NET WORTH TODAY (Assets minus Liabilities): $ _____

Part 2 — The Gap Audit

Question 1: What's your monthly surplus or deficit from your Session 4 budget? If it's negative, own it.

Question 2: How much do you need to save each month to build a 1-month emergency fund in 12 months? (Divide monthly expenses by 12.)

Question 3: What's your total gap? Add your deficit plus your savings target.

Part 3 — The Two Levers

THE ONLY TWO WAYS TO CLOSE A FINANCIAL GAP

LEVER 1: Increase your income. LEVER 2: Cut your costs. Most people only try one — the fastest path uses both at the same time. Military students with a surplus: your levers are TSP contribution increases, Roth IRA deposits, and emergency fund acceleration.

Lever	My Specific Action	$ Impact/Month	Timeline
Increase Income		$	
Cut Costs		$	

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My 90-Day Commitment

In 90 days, I will _____ so that I can _____ by my 1-year mark.

Signed: _____

Date: _____

Reflect

1. What was the most surprising number you saw this week?

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2. What does financial freedom actually look like for you — in real numbers, not feelings?

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WEEK COMPLETE? CHECK THESE OFF

- ☐ 2-Year Blueprint started — life path selected, income estimated, top 3 goals written
- ☐ Session 1 Net Worth Snapshot — assets and liabilities listed and calculated
- ☐ First Budget completed — all steps done including the Life Hit
- ☐ Savings line item added — minimum $25/month designated
- ☐ Military only: BAH and BAS verified at militarypay.defense.gov; total compensation used
- ☐ 90-Day Commitment Card completed and signed

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