CASH IQ STUDIO™

FINANCIAL LITERACY PROGRAM

SOLO

For independent learners ready to build money skills on their own, at their own pace.

For 11th & 12th Graders

My Name: _____

My Life Path: _____

Start Date: _____

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BEFORE YOU START

This isn't a textbook. It's a workbook that also teaches — every lesson you need is built right into each activity, so you don't need a teacher or a parent walking you through it. Just you, this book, and about 20–30 minutes a few times a week.

Don't skip the writing. The blurbs before each activity are short on purpose — a few sentences, not a lecture — so you can move fast. But the real learning happens when you fill in your own numbers, not when you read someone else's.

By Week 8 you'll have a full 2-year financial plan built entirely by you, in your own words, with your own numbers. Keep this book. You'll use it again.

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

CORE TRUTH

Financial freedom is 20% knowledge and 80% behavior.

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

Net worth isn't what you earn — it's what you keep. Net Worth = Assets minus Liabilities. ASSET = something you own that holds or grows in value. LIABILITY = something you owe. Most people carry three money myths without ever questioning them: that income equals wealth, that credit cards are free money, and that you can wait to think about this stuff. All three are wrong, and all three get expensive.

What Do You Already Believe?

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?

One Belief to Unlearn

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

Asset or Liability? The Car Debate

A car depreciates — technically it's a liability. But it can be a "justified liability" if it gets you to a job. The lesson isn't that a car is an asset; it's that a car's value depends entirely on how you use it.

Argue the ASSET side, then the LIABILITY side. Your verdict — which is it, and why?

Check Yourself

Which myth do you see the most in real life — and where? Which one could personally affect you?

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SESSION 2 — DESIGN YOUR LIFE

Everyone wants a dream life, but nobody budgets for it. There are five real paths after high school, and each one comes with a completely different starting cash flow, debt load, and timeline to your first paycheck. Pick the one that's actually your plan — not the one that sounds best out loud.

	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: base pay at militarypay.defense.gov by rank. BAH (housing) at militarypay.defense.gov/BAH by rank + zip + dependency status. BAS (food): $460/mo enlisted, $277/mo officer — tax-free. Only Base Pay is taxable; BAH and BAS are excluded from federal and state income tax.

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?

_____

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: $ _____

Check Yourself

Which path surprised you most — and why? What's the biggest financial challenge of the path you chose?

_____

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SESSION 3 — THE PRICE TAG DEEP-DIVE

You picked your path. Now 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 budget for the car payment and forget the gas, the tires, and the insurance. FIXED costs stay the same every month (rent, car payment). VARIABLE costs change based on your choices (groceries, gas, eating out).

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)		

Check Yourself

What's one hidden cost you found today that you completely forgot about yesterday? Is that "cheap" apartment still cheap once you add utilities?

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SESSION 4 — 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, and don't skip savings — paying yourself first (even $25/month) is the habit that matters more than the amount right now.

Step 1 — Your Income

	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 2–7 — Build Your Budget

Expense / Income Line	Estimated	Actual
INCOME — Net monthly income (Step 1)	$	$
FIXED — 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) / 401(k) (W-2 3% of gross)	$	$
SGLI life insurance (Military only,	$	$

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Expense / Income Line	Estimated	Actual
~$25/month)		
VARIABLE — Groceries (Military: reduced ~15–20%)	$	$
Gas	$	$
Eating out	$	$
Phone bill	$	$
Personal care	$	$
Ghost Bill — miscellaneous ($100)	$	$
SAVINGS (Pay Yourself First — min $25–$50)	$	$
LIFE HIT — pick a surprise: car repair -$400 / missed work -$150 / phone broke -$300	$	$
TOTAL EXPENSES	$	$
FINAL NUMBER (Net Income minus Total Expenses)	$	$

WHAT YOUR FINAL NUMBER MEANS

Positive = you have a surplus for savings or investments. Negative = you're in the red — that's not a failure, it's information. Most people don't figure this out until their 30s. You're figuring it out now.

Check Yourself

Are you positive or negative? By how much? What surprised you most? What did you forget?

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SESSION 5 — GAP AUDIT & 90-DAY FIX

This week you built the math. Today you face it. There are only two ways to close a financial gap: increase your income, or cut your costs. Most people only try one. The fastest path uses both at the same time.

Net Worth Snapshot

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

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

The Gap Audit

Q1: Monthly surplus/deficit from Session 4? If negative, own it. Q2: To build a 1-month emergency fund in 12 months, save how much/month? (expenses ÷ 12) Q3: Total gap — deficit plus savings target?

The Two Levers

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

My 90-Day Commitment

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

Signed: _____

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Date: _____

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WEEK COMPLETE? CHECK THESE OFF

- ☐ 2-Year Blueprint started — life path selected, income estimated, top 3 goals written
- ☐ 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; total compensation used
- ☐ 90-Day Commitment Card completed and signed

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