

Academy of Future Leaders



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Welcome to Your Financial Future!

You're about to embark on an exciting journey into the world of financial literacy and entrepreneurship, a journey that's all about turning dreams into tangible realities. This workbook, designed specifically for you, is your first step toward understanding how money works and how it can work for you.

What's Inside?

- **Discover Your Passions:** Dive deep into what drives you and how you can turn those passions into profits.
- **Financial Literacy Basics:** Learn the ins and outs of managing money, from saving and investing to budgeting and spending wisely.
- **Plan Your Business Venture:** We'll guide you through creating a basic plan for your business idea.

Let's Get Started!



Personal Discovery

Love

Hate

Values

Fears

Journal Prompt

Based on your MBTI survey results, what new information were you able to gain during the session?

Unlocking the Basics of Money

Welcome to the core of your financial journey—understanding the essentials of financial literacy. This isn't just about counting dollars and cents; it's about making smart choices that will fuel your future dreams. Let's break down the basics:

Budgeting:

- Imagine you're the ship's captain, and your goal is to navigate through storms without sinking.
- Budgeting is your map.
- It helps you track where your money comes from how much you spend, and ensures you're steering towards your goals without getting lost at sea.

Saving:

- Think of saving as planting a seed.
- With care, patience, and time, that seed grows into a sturdy tree.
- Every dollar you save is a seed towards your financial future, growing stronger and bigger over time.

Journal Prompt

What personal goals will you set to make sure that your financial situation is the best it can possibly be in the future?

The 7 Cures for a Lean Purse

1. **Start Thy Purse to Fattening:** Save at 10% of your earnings to create a foundation for growth and security.
2. **Control Thy Expenditures:** Budget wisely, ensuring you live within your means and spend less than you earn.
3. **Make Thy Gold Multiply:** Invest wisely to grow your wealth through business ventures or other investments.
4. **Guard Thy Treasures from Loss:** Protect your wealth by investing in ventures you understand or seeking advice from knowledgeable individuals.
5. **Make of Thy Dwelling a Profitable Investment:** Consider ways to generate income from your living situation
6. **Ensure a Future Income:** Plan for the future by investing in pension plans or insurances that can provide in times of need or retirement.
7. **Increase Thy Ability to Earn:** Continuously seek knowledge and opportunities that enhance your skills and earning potential.

Personal Budget Worksheet

Name: _____

Date: _____

1. Income

List all sources of income for the month:

Source of Income	Amount (\$)
Allowance	
Job	
Gifts	
Other	
Total Income	

2. Expenses

List all your expenses for the month:

Fixed Expenses

Expenses that stay the same each month:

Fixed Expenses	Amount (\$)
Cell Phone Bill	
Subscription Services	

Savings	
Other	
Total Fixed Expenses	

Variable Expenses

Expenses that can change each month:

Variable Expenses	Amount (\$)
Food	
Entertainment	
Clothing	
Transportation	
Other	
Total Variable Expenses	

3. Summary

Category	Amount (\$)
Total Income	

Total Fixed Expenses	
Total Variable Expenses	
Total Expenses	
Remaining Balance	

4. Reflection

1. Did you have a positive or negative remaining balance?
2. If you have a negative balance, what can you do to improve it?
3. What are some ways you can increase your income or decrease your expenses?

5. Financial Goals

Set three financial goals for the next month:

1. _____
2. _____
3. _____

Tips for Successful Budgeting

1. Track your spending: Keep track of all your expenses to understand where your money goes.
2. Prioritize needs over wants: Make sure essential expenses are covered before spending on non-essential items.
3. Save regularly: Aim to save a portion of your income each month, no matter how small.
4. Review and adjust: Regularly review your budget and make adjustments as needed to stay on track.

Journal Prompt

What personal goals will you set to make sure that your financial situation is the best it can possibly be in the future?

re it alc lation a e

Each team begins with a 20 point Score

sets a space elo to calculate changes after adding or subtracting a set amount of energy or choose another team to trade energies or

Journal Prompt

Write a draft of a plan that you could use to manage your credit. Think about anything that you have learned during today's session that could help you maintain your credit.

MBTI Communication & Leadership Worksheet

Questions to Answer:

1. Communication Style:

- How do you usually communicate in a team setting?
- What are your strengths and weaknesses in communication?

2. Leadership Style:

- How do you lead or prefer to be led?
- What leadership qualities do you admire or possess?

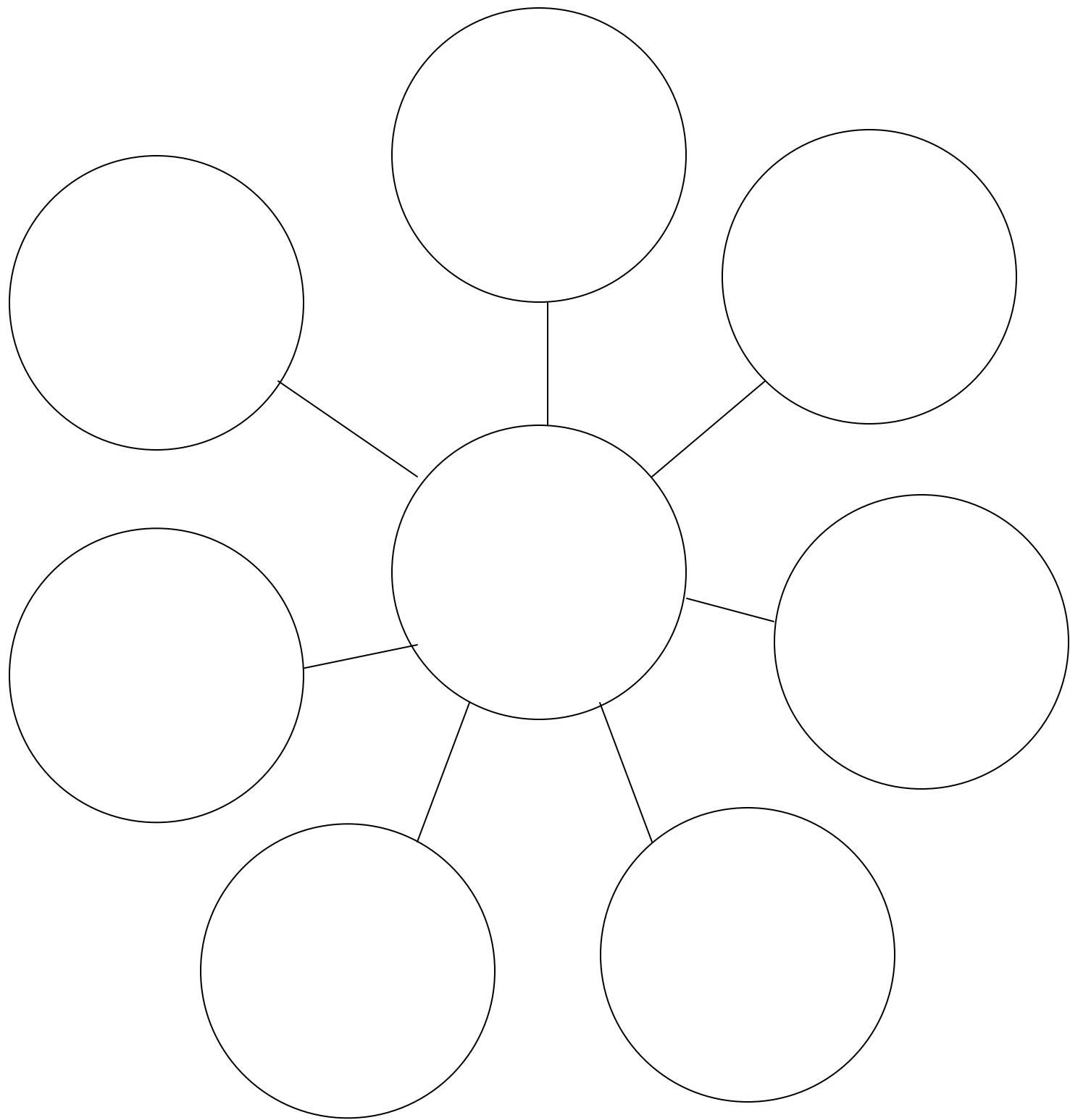
3. Thinking about a time when your MBTI type helped your communication or leadership. What was that situation? (If you cannot think of one, consider a situation where it would be helpful).

Journal Prompt

Write about what leadership style you identify with most and why. Explain how it aligns with your personal and professional goals.

Business Mind Map

A or interest or name to the center and list business interests in the surrounding circles



Peer Business Idea Feedback Form

*Your Name: _____

Name of Presenter: _____

Business Idea(s): _____

What do you like most about this business idea?

What part of the idea was the most interesting or innovative to you?

Is there anything you found unclear or confusing about the idea?

What suggestions do you have to improve or expand the idea?

Are there any potential challenges you see with this idea? If so, what are some possible solutions?

Additional Comments or Suggestions:

Thank you for your feedback!

Journal Prompt

Choose one business idea to develop further. Write about why you selected this idea.

Pitch Feedback Form

1. **Star:** What are the strengths of the business idea?
 2. **Compass:** What areas could be improved?
 3. **Quest:** What additional questions do you have about the business?

Journal Prompt

What changes did you make to your business pitch and how do you think it aligns better with your business goals.

Dear, Future Me...

Future Self Advanced Financial Planning

Name: _____

Date: _____

Step 1: Your Future Vision

Where do you see yourself in 10 years?

Describe what you hope your life will be like.

What financial goals do you have?

List three things you want to achieve with your money.

1. _____
 2. _____
 3. _____
-

Step 2: Saving for Retirement

How will you save for retirement?

What ways will you use to save money for when you are older?

When do you want to retire?

Age:

How much money will you need to retire?

Amount:

Step 3: Getting Insurance

What types of insurance will you need?

List the types of insurance you think you will need.

1. _____
2. _____
3. _____

Why is this insurance important?

Explain why you need each type of insurance.

Step 4: Handling Taxes

How will you manage your taxes?

What will you do to make sure you handle your taxes correctly?

Where will you get information about taxes?

List places or people you will go to for tax help.

Step 5: Your Monthly Budget

Monthly Income and Expenses

Write down how much money you will make each month and what you will spend it on.

- Monthly Income:

- Monthly Expenses:

1. Housing (rent/mortgage):

2. Utilities (electricity, water, etc.):

3. Transportation (car, bus, etc.):

4. Food:

5. Fun activities:

6. Savings:

7. Insurance:

8. Taxes:

9. Other:

Total Monthly Savings

How much money will you save each month? (Income - Expenses)

Journal Prompt

Why is it important to plan our financial lives, and how does it align with our personal and professional goals?

Business Plan Worksheet

Name: _____

Date: _____

Section 1: Business Vision

Business Name:

What will you call your business?

Business Concept:

Describe the core idea of your business. What products or services will you offer?

Business Goals:

What do you hope to achieve with your business? List at least three goals.

1. _____

2. _____

3. _____

Section 2: SWOT Analysis

Strengths:

What does your business do well?

1. _____
2. _____
3. _____

Weaknesses:

What areas could be improved?

1. _____
2. _____
3. _____

Opportunities:

What external opportunities can your business take advantage of?

1. _____
2. _____
3. _____

Threats:

What external threats could harm your business?

1. _____
 2. _____
 3. _____
-

Section 3: Market Analysis

Target Market:

Who are your potential customers? Describe your ideal customer profile.

Competitors:

Who are your main competitors? What differentiates your business from theirs?

Section 4: Sales Strategies

Sales Channels:

How will you sell your products or services? (e.g., online, in-store, events)

Marketing Plan:

How will you promote your business to attract customers?

Section 5: Organization and Management

Team Members:

Who will be involved in running the business?

Roles and Responsibilities:

What are the main roles and responsibilities of each team member?

Section 6: Financial Plan

Start-Up Costs:

What will it cost to start your business? List your estimated expenses.

Expense Item	Cost (\$)
Equipment	
Supplies	
Marketing	
Other	
Total	

Revenue Projections:

How much money (revenue) do you expect to make in the first year?

Section 7: Executive Summary

Summary of Your Business Plan:

Write a brief summary that includes your business concept, goals, and how you plan to achieve them.

Session - Exploration

Business Plan for Airbnb

Executive Summary

- Business Name: Airbnb, Inc.
- Business Concept: Connecting travelers seeking unique and affordable accommodations with hosts offering their spare rooms, entire homes, or unique spaces.
- Mission Statement: To create a world where anyone can belong anywhere, providing healthy travel that is local, authentic, diverse, inclusive, and sustainable.
- Objectives:
 - Expand the platform to 20 major cities globally within the first two years.
 - Achieve 100,000 bookings within the first 24 months.
 - Ensure high-quality customer service and host satisfaction to maintain a 4.5+ star rating on all listings.

Company Description

- Legal Structure: Corporation (C-Corp)
- Location: San Francisco, California, USA
- Founders: Brian Chesky, Joe Gebbia, Nathan Blecharczyk
- Business Stage: Growth

Market Research

- Industry Overview: The travel and hospitality industry, with a growing trend towards the sharing economy and peer-to-peer accommodations.
- Target Market:
 - Primary Market: Millennials and Gen Z travelers looking for unique and cost-effective accommodation options.
 - Secondary Market: Business travelers, event attendees, families, and retirees.
- Market Needs: Affordable, diverse lodging options; personalized local experiences; ease of booking and secure payment methods.
- Competitive Analysis:
 - Direct Competitors: Vrbo, Booking.com, HomeAway.

- Indirect Competitors: Traditional hotels, hostels, boutique bed & breakfasts.

Service Offering

- Core Services:
 - Accommodations: A platform for listing and booking rooms, homes, and unique spaces like treehouses and boats.
 - Local Experiences: Hosts offer personalized recommendations and unique local tours or experiences.
- Additional Services:
 - Host Support: Resources, tools, and support for hosts to create and manage their listings.
 - Guest Support: Comprehensive customer service to assist travelers with bookings and inquiries.

Marketing Plan

- Brand Positioning: Airbnb positions itself as a platform for authentic, local, and unique travel experiences at various price points.
- Marketing Strategies:
 - Digital Marketing:
 - SEO and content marketing to drive organic traffic.
 - Social media campaigns to engage with potential travelers and hosts.
 - Pay-per-click (PPC) advertising on search engines and social media platforms.
 - Partnerships: Collaborate with event organizers, travel bloggers, and influencers to increase brand visibility.
 - Public Relations: Media coverage through press releases, interviews, and stories highlighting unique stays and experiences.
 - Referral Program: Incentivize existing users to refer new hosts and guests with discounts and bonuses.

Operations Plan

- Platform Development: Continuous improvement of the Airbnb website and mobile app to enhance user experience.
- Host Acquisition: Strategies to attract and retain hosts, including educational resources and community building.
- Guest Services: Efficient customer support, including 24/7 assistance, comprehensive FAQs, and a robust review system.
- Quality Assurance: Regularly monitoring listings and reviews to ensure high standards of service and accommodation quality.

Management Team

- CEO: Brian Chesky
- Chief Product Officer: Joe Gebbia
- CTO: Nathan Blecharczyk
- Other Key Personnel: Heads of Marketing, Operations, Customer Support, and Legal.

Financial Plan

- Revenue Model:
 - Commission-based fees from bookings (hosts pay 3%, guests pay 6-12%).
 - Additional services and experiences offered on the platform.
- Financial Projections:
 - Year 1:
 - Revenue: \$20 million
 - Expenses: \$15 million
 - Profit: \$5 million
 - Year 2:
 - Revenue: \$50 million
 - Expenses: \$35 million
 - Profit: \$15 million
- Funding Requirements:
 - Seed Funding: \$600,000 (already secured).
 - Series A: \$7.2 million to expand operations and marketing.
- Use of Funds: Platform development, marketing campaigns, host acquisition, customer service enhancement.

Risk Analysis

- Market Risks: Economic downturns affecting travel, regulatory challenges in different regions.
- Operational Risks: Maintaining quality control as the platform scales, ensuring user safety and trust.
- Competitive Risks: Emerging competitors with similar business models, traditional hospitality industry responses.

Appendix

- SWOT Analysis:
 - Strengths: Unique value proposition, strong brand, scalable platform.
 - Weaknesses: Regulatory hurdles, dependency on user-generated content.
 - Opportunities: Expanding into new markets, diversifying service offerings.
 - Threats: Competition, regulatory changes, economic volatility.

Sample Financial Plans

Tech Startup

Start-Up Costs

Expense Item	Cost (\$)
Equipment	10,000
Supplies	2,000
Marketing	5,000
Development Costs	15,000
Office Rent	12,000
Other	3,000
Total	47,000

Revenue Projections

Month	Revenue (\$)
Month 1	5,000
Month 2	6,000
Month 3	7,000
Month 4	8,000
Month 5	9,000

Month 6	10,000
Month 7	11,000
Month 8	12,000
Month 9	13,000
Month 10	14,000
Month 11	15,000
Month 12	16,000
Total	126,000

Retail Store

Start-Up Costs

Expense Item	Cost (\$)
Equipment	8,000
Supplies	3,000
Marketing	4,000
Inventory	20,000
Rent	15,000
Other	2,000
Total	52,000

Revenue Projections

Month	Revenue (\$)
Month 1	10,000
Month 2	12,000
Month 3	14,000
Month 4	16,000
Month 5	18,000
Month 6	20,000

Month 7	22,000
Month 8	24,000
Month 9	26,000
Month 10	28,000
Month 11	30,000
Month 12	32,000
Total	252,000

Service Business (Consulting)

Start-Up Costs

Expense Item	Cost (\$)
Equipment	3,000
Supplies	1,000
Marketing	5,000
Office Rent	8,000
Licenses and Permits	1,500
Other	1,000
Total	19,500

Revenue Projections

Month	Revenue (\$)
Month 1	6,000
Month 2	7,000
Month 3	8,000
Month 4	9,000
Month 5	10,000
Month 6	11,000

Session 10 - Application

Month 7	12,000
Month 8	13,000
Month 9	14,000
Month 10	15,000
Month 11	16,000
Month 12	17,000
Total	138,000

Research Methods Analysis

Step 1: Identify Your Research Method

Circle the research method you are working on from the list below:

Research Method	Description
Surveys	Collecting data through questionnaires.
Interviews	One-on-one conversations to gather detailed information.
Focus Groups	Group discussions to explore opinions and attitudes.
Observations	Watching how customers behave.

Step 2: Analyze the Research Method

Instructions:

1. Circle the research method you are focusing on in the first table.
2. Write the research method in the blank space at the top of the second table.
3. List at least three pros and three cons of the selected research method. Consider aspects such as time, cost, data quality, and applicability in different research scenarios.

Pros and Cons Analysis

| Research Method: _____ |

Pros	Cons

Journal Prompt

Why is market research important in business? Which strategy would be best for your business and why?

Market Research Notes

As you find data related to your business or industry, make notes below that would be useful as you plan for your business.

Logo Brainstorm

Use the space below to brainstorm logo ideas for your business. Experiment with different images, words, and colors to represent your brand.

Navigating legal requirements for Startups

Business Type	Discussion Points
Service Businesses	<p>How to register a service-based business.</p> <p>Importance of protecting service methods and brand names (trademarks).</p> <p>Common contracts (client agreements, employee contracts).</p> <p>Regulations (health and safety, professional licenses).</p>
Tech Businesses	<p>How to register a tech startup.</p> <p>Protecting software and technology (patents, copyrights).</p> <p>Key contracts (software licenses, developer agreements).</p> <p>Regulations (data privacy, cybersecurity).</p>
Product Businesses	<p>How to register a product-based business.</p> <p>Protecting product designs and brand logos (patents, trademarks).</p> <p>Important contracts (supplier agreements, retail contracts).</p> <p>Regulations (product safety, environmental impact).</p>

Journal Prompt

What types of licensing, intellectual property, or industry-specific regulations should you consider for your businesses?

Content Range

Record the numbers 1-9 that your group selected for each category. Then, write the audience, content type, and distribution channel based on the numbers you have selected.

First Number _____ Audience _____

Second Number _____ Content Type _____

Third Number _____ Distribution Channel _____

Based on the Audience, Content Type, and Distribution Channel you have, brainstorm a plan that you would use to market online to reach people with the purpose of selling a product or service.

ontent range continue

Digital Marketing Plan



Business Name:	Date:
Marketing Goals:	
Target Audience:	
Content Types:	Distribution Channels:

Campaign Ideas

Digital Marketing Plan Calendar: 30-Day Template

Session 15 - Post Session

Marketing Plan Feedback Form

1. **Star:** What are the strengths of the marketing plan?

2. **Compass:** What areas could be improved?

3. **Quest:** What additional questions do you have about the plan?

Event Overview

Event Name: _____

Date: _____

Time: _____

Location: _____

Event Objectives

1. _____
2. _____
3. _____

Target Audience

Who is your audience? _____

How many people do you expect? _____

Event Activities

- Activity: Welcome and Introduction
 - Description: Welcome everyone and explain event

- Time: _____
- Person Responsible: _____
- Activity: Business Presentations
 - Description: Present your business plans
 - Time: _____
 - Person Responsible: _____
- Activity: Income Stream Showcases
 - Description: Show your income ideas
 - Time: _____
 - Person Responsible: _____
- Activity: Q&A Session
 - Description: Answer questions from the audience
 - Time: _____
 - Person Responsible: _____
- Activity: Networking
 - Description: Talk and share ideas
 - Time: _____
 - Person Responsible: _____
- Activity: Closing Remarks
 - Description: Thank everyone for coming
 - Time: _____
 - Person Responsible: _____

- Activity: Social Media Posts
 - Channel: Facebook, Instagram
 - Description: Post about the event
 - Person Responsible: _____
 - Deadline: _____
 - Activity: Email Invitations
 - Channel: Email
 - Description: Send invites to people
 - Person Responsible: _____
 - Deadline: _____
 - Activity: Flyers and Posters
 - Channel: School/Community
 - Description: Put up flyers and posters
 - Person Responsible: _____
 - Deadline: _____
 - Activity: Website Announcement
 - Channel: School Website
 - Description: Share event details on the website
 - Person Responsible: _____
 - Deadline: _____
-

Setup and Logistics

- Task: Book the Venue
 - Description: Reserve the event space

- Person Responsible: _____
 - Deadline: _____
 - Notes: _____
- Task: AV Equipment
 - Description: Arrange microphones, projectors, etc.
 - Person Responsible: _____
 - Deadline: _____
 - Notes: _____
- Task: Seating Arrangement
 - Description: Set up chairs and tables
 - Person Responsible: _____
 - Deadline: _____
 - Notes: _____
- Task: Refreshments
 - Description: Organize food and drinks
 - Person Responsible: _____
 - Deadline: _____
 - Notes: _____
- Task: Signs and Posters
 - Description: Create and put up directional signs
 - Person Responsible: _____
 - Deadline: _____
 - Notes: _____
- Task: Registration Desk
 - Description: Set up a welcome desk
 - Person Responsible: _____

- Deadline: _____
 - Notes: _____
-

Budget

- Item: Venue Rental
 - Estimated Cost: _____
 - Actual Cost: _____
 - Notes: _____
- Item: Marketing Materials
 - Estimated Cost: _____
 - Actual Cost: _____
 - Notes: _____
- Item: Refreshments
 - Estimated Cost: _____
 - Actual Cost: _____
 - Notes: _____
- Item: AV Equipment
 - Estimated Cost: _____
 - Actual Cost: _____
 - Notes: _____
- Item: Signs and Decorations
 - Estimated Cost: _____
 - Actual Cost: _____
 - Notes: _____

- Item: Miscellaneous
 - Estimated Cost: _____
 - Actual Cost: _____
 - Notes: _____
-

Roles and Responsibilities

- Role: Event Coordinator
 - Person Responsible: _____
 - Contact Information: _____
- Role: Marketing Lead
 - Person Responsible: _____
 - Contact Information: _____
- Role: Setup Manager
 - Person Responsible: _____
 - Contact Information: _____
- Role: Registration Desk Staff
 - Person Responsible: _____
 - Contact Information: _____
- Role: AV Technician
 - Person Responsible: _____
 - Contact Information: _____
- Role: Refreshments Coordinator
 - Person Responsible: _____
 - Contact Information: _____

Multiple Income Streams

Main Business Idea:

Income Stream 1:

- **Description:** _____
 - **Target Market:** _____
 - **Example:** _____
-

Income Stream 2:

- **Description:** _____
 - **Target Market:** _____
 - **Example:** _____
-

Income Stream 3:

- **Description:** _____
 - **Target Market:** _____
 - **Example:** _____
-

Income Stream 4:

- **Description:** _____
 - **Target Market:** _____
 - **Example:** _____
-

Income Stream 5:

- **Description:** _____
 - **Target Market:** _____
 - **Example:** _____
-

Monitoring and Optimizing Income Streams

Main Business Idea: _____

Income Stream 1:

- Description: _____
 - Performance Metrics: _____
 - Customer Feedback: _____
 - Optimization Strategies: _____
-

Income Stream 2:

- Description: _____
 - Performance Metrics: _____
 - Customer Feedback: _____
 - Optimization Strategies: _____
-

Income Stream 3:

- Description: _____
- Performance Metrics: _____
- Customer Feedback: _____
- Optimization Strategies: _____

Notes Page

Journal Prompt

What is the vision for your business? How would you like it to grow?

Notes Page

Journal Prompt

What is the vision for your business? How would you like it to grow?

Journal Prompt

What speaker stood out to you the most? What path do you see yourself taking?

Real Estate Case Studies

Case Study 1: Lakeview Apartments

1. Overview of the Property:

- **Location:** Orlando, Florida
- **Type of Property:** Apartment Building
- **Initial Investment:** \$50,000
- **Purchase Price:** \$200,000

2. Financial Metrics:

- **Monthly Rental Income:** \$5,000
- **Monthly Expenses:** \$3,000
- **Net Cash Flow:** \$2,000
- **Current Market Value:** \$250,000
- **Equity:** \$100,000

3. Appreciation:

- **Purchase Date:** June 2010
- **Purchase Price:** \$200,000
- **Current Market Value:** \$250,000
- **Total Appreciation:** \$50,000

4. Leverage:

- **Mortgage Details:** 30-year fixed
- **Interest Rate:** 3.5%
- **Loan Term:** 30 years
- **Down Payment:** \$50,000

5. Wealth Building Strategies:

- **Cash Flow Management:** Keep apartments rented to ensure steady income.
- **Equity Building:** Pay off the mortgage over time to increase ownership.
- **Appreciation:** The property value has increased since purchase.
- **Leveraging:** Used a mortgage to buy a more expensive property with less initial money.

6. Long-term Wealth Creation:

- **Future Plans for Property:** Continue renting out apartments.
- **Expected Long-term Benefits:** Consistent rental income and property value growth.

Case Study 2: Green Acres Farm

1. Overview of the Property:

- **Location:** Boise, Idaho
- **Type of Property:** Farmland
- **Initial Investment:** \$10,000
- **Purchase Price:** \$60,000

2. Financial Metrics:

- **Monthly Rental Income:** \$1,000 (leasing land)
- **Monthly Expenses:** \$500
- **Net Cash Flow:** \$500
- **Current Market Value:** \$75,000
- **Equity:** \$25,000

3. Appreciation:

- **Purchase Date:** March 2012
- **Purchase Price:** \$60,000
- **Current Market Value:** \$75,000
- **Total Appreciation:** \$15,000

4. Leverage:

- **Mortgage Details:** 20-year fixed
- **Interest Rate:** 4.2%
- **Loan Term:** 20 years
- **Down Payment:** \$10,000

5. Wealth Building Strategies:

- **Cash Flow Management:** Lease the land to local farmers.
- **Equity Building:** Pay off the mortgage over time to increase ownership.
- **Appreciation:** The land value has increased since purchase.
- **Leveraging:** Used a mortgage to buy more land with less initial money.

6. Long-term Wealth Creation:

- **Future Plans for Property:** Continue leasing land, explore other uses like agritourism.
 - **Expected Long-term Benefits:** Steady rental income, land value growth, new income opportunities.
-

Case Study 3: Downtown Office Building

1. Overview of the Property:

- **Location:** Denver, Colorado
- **Type of Property:** Office Building
- **Initial Investment:** \$30,000
- **Purchase Price:** \$150,000

2. Financial Metrics:

- **Monthly Rental Income:** \$3,000
- **Monthly Expenses:** \$2,000
- **Net Cash Flow:** \$1,000
- **Current Market Value:** \$180,000
- **Equity:** \$60,000

3. Appreciation:

- **Purchase Date:** November 2014
- **Purchase Price:** \$150,000
- **Current Market Value:** \$180,000
- **Total Appreciation:** \$30,000

4. Leverage:

- **Mortgage Details:** 25-year fixed
- **Interest Rate:** 4%
- **Loan Term:** 25 years
- **Down Payment:** \$30,000

5. Wealth Building Strategies:

- **Cash Flow Management:** Keep offices rented to ensure steady income.
- **Equity Building:** Pay off the mortgage over time to increase ownership.
- **Appreciation:** The property value has increased since purchase.
- **Leveraging:** Used a mortgage to buy a more expensive property with less initial money.

6. Long-term Wealth Creation:

- **Future Plans for Property:** Continue renting out office space.
- **Expected Long-term Benefits:** Consistent rental income and property value growth.

Notes Page

Journal Prompt

How would you leverage real estate investing to build generational wealth?

Stock Investment Case Studies

Case Study 1: Green Energy Corp.

1. Overview of the Investment:

- **Company Name:** Green Energy Corp.
- **Industry:** Renewable Energy
- **Initial Investment:** \$500
- **Purchase Price Per Share:** \$25

2. Financial Metrics:

- **Number of Shares Purchased:** 20
- **Current Share Price:** \$40
- **Total Value Now:** \$800
 - *Definition: Total Value Now:* The current worth of your investment. It is found by multiplying the current share price by the number of shares you own.

3. Dividends:

- **Annual Dividend Per Share:** \$1
- **Total Dividends Received:** \$20
 - *Definition: Dividends:* Money the company gives you for owning its shares.

4. Appreciation:

- **Total Increase in Value:** \$15 per share, or \$300 total
 - *Definition: Appreciation:* The increase in the stock's price over time.

5. Wealth Building Strategies:

- **Reinvested Dividends:** Used dividends to buy more shares.
 - *Definition: Reinvested Dividends:* Using the money you get from dividends to buy more shares.
 - **Holding:** Kept the shares for a long time.
 - *Definition: Holding:* Keeping your shares for a long period to let them grow in value.
-

Case Study 2: Healthy Foods Inc.

1. Overview of the Investment:

- **Company Name:** Healthy Foods Inc.
- **Industry:** Food
- **Initial Investment:** \$800
- **Purchase Price Per Share:** \$40

2. Financial Metrics:

- **Number of Shares Purchased:** 20
- **Current Share Price:** \$55
- **Total Value Now:** \$1,100
 - *Definition:* **Total Value Now:** The current worth of your investment. It is found by multiplying the current share price by the number of shares you own.

3. Dividends:

- **Annual Dividend Per Share:** \$1.50
- **Total Dividends Received:** \$30
 - *Definition:* **Dividends:** Money the company gives you for owning its shares.

4. Appreciation:

- **Total Increase in Value:** \$15 per share, or \$300 total
 - *Definition:* **Appreciation:** The increase in the stock's price over time.

5. Wealth Building Strategies:

- **Reinvested Dividends:** Used dividends to buy more shares.
 - *Definition:* **Reinvested Dividends:** Using the money you get from dividends to buy more shares.
- **Holding:** Kept the shares for a long time.
 - *Definition:* **Holding:** Keeping your shares for a long period to let them grow in value.

Case Study 3: Tech Innovators Ltd.

1. Overview of the Investment:

- **Company Name:** Tech Innovators Ltd.
- **Industry:** Technology
- **Initial Investment:** \$600
- **Purchase Price Per Share:** \$30

2. Financial Metrics:

- **Number of Shares Purchased:** 20
- **Current Share Price:** \$70
- **Total Value Now:** \$1,400

○ *Definition: Total Value Now:* The current worth of your investment. It is found by multiplying the current share price by the number of shares you own.

3. Dividends:

- **Annual Dividend Per Share:** \$2
- **Total Dividends Received:** \$40
 - *Definition: Dividends:* Money the company gives you for owning its shares.

4. Appreciation:

- **Total Increase in Value:** \$40 per share, or \$800 total
 - *Definition: Appreciation:* The increase in the stock's price over time.

5. Wealth Building Strategies:

- **Reinvested Dividends:** Used dividends to buy more shares.
 - *Definition: Reinvested Dividends:* Using the money you get from dividends to buy more shares.
- **Holding:** Kept the shares for a long time.
 - *Definition: Holding:* Keeping your shares for a long period to let them grow in value.

Notes Page

My Wealth Development Plan

Name: _____

1. Introduction

Goal:

- What is your main financial goal?
-

2. Investment Philosophy

Stocks:

- Why are you choosing to invest in stocks?
-

Real Estate:

- Why are you choosing to invest in real estate?
-

3. Investment Strategy

Stocks:

- What stocks or types of stocks are you planning to invest in?

- How much will you invest in stocks?
-

- How often will you review and adjust your stock portfolio?
-

Real Estate:

- What type of real estate will you invest in?
-

- How much will you invest in real estate?
-

- How often will you review and adjust your real estate investments?
-

4. Expected Outcomes

Stocks:

- What do you expect from your stock investments?
-

Real Estate:

- What do you expect from your real estate investments?

5. Risk Management

Stocks:

- How will you manage the risks of investing in stocks?
-

Real Estate:

- How will you manage the risks of investing in real estate?
-

6. Time Horizons

Short-Term Goals:

- What do you want to achieve in the next 1-5 years?
-

Long-Term Goals:

- What do you want to achieve in the next 10-20 years?
-

7. Conclusion

Summary:

- Summarize your wealth development plan.

Session 22 - Application

Presentation Rubric

Criteria	Excellent (5)	Good (4)	Satisfactory (3)	Needs Improvement (2)	Poor (1)
Content	Thoroughly covers all key aspects of the business and wealth development plan.	Covers most key aspects with minor details missing.	Covers basic aspects but lacks some important details.	Covers some aspects but missing significant details.	Lacks most key aspects and is unclear.
Clarity	Ideas are clearly presented and easy to understand.	Most ideas are clear and understandable.	Some ideas are clear but others are confusing.	Many ideas are unclear and confusing.	Most ideas are unclear and hard to understand.
Organization	Presentation is well-organized with a logical flow.	Generally well-organized but with minor issues.	Somewhat organized but with several issues.	Poorly organized and hard to follow.	Disorganized and very hard to follow.
Visual Aids	Uses visual aids effectively to enhance understanding.	Uses visual aids well but with minor improvements needed.	Uses visual aids but not always effectively.	Uses visual aids poorly.	Does not use visual aids or uses them ineffectively.
Engagement	Keeps the audience engaged and interested throughout.	Keeps the audience mostly engaged.	Audience engagement is mixed.	Struggles to keep the audience engaged.	Fails to engage the audience.
Q&A Session	Answers questions thoroughly and confidently.	Answers questions well but with minor issues.	Answers some questions but struggles with others.	Struggles to answer most questions.	Unable to answer questions effectively.

Time Management	Completes the presentation within the allotted time.	Slightly over or under the allotted time.	Significantly over or under the allotted time but manages to cover key points.	Goes significantly over or under time, missing some key points.	Fails to manage time and misses many key points.
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Total Score: _____/35

Presentation Feedback Form**Presenter Name:** _____**Reviewer Name:** _____
_____**Stars:****(What did the presenter do well?)**● **Content:** _____● **Clarity:** _____● **Organization:** _____● **Visual Aids:** _____● **Engagement:** _____● **Q&A Session:** _____● **Time Management:** _____

Compass:

(What direction should the presenter consider for improvement?)

● **Content:**

○ _____

● **Clarity:**

○ _____

● **Organization:**

○ _____

● **Visual Aids:**

○ _____

● **Engagement:**

○ _____

● **Q&A Session:**

○ _____

● **Time Management:**

○ _____

Quest:

(What is one action the presenter can take to enhance their presentation?)

● _____

● _____

Starting our Path Forward

Congratulations on completing this journey into the world of financial literacy and entrepreneurship! But remember, every ending is just a new beginning. Now, it's time to set your sights on what comes next.

Set our goals

What are your dreams after completing this program? Whether it's starting your first savings account, learning a new skill for your future business, or even making your first sale, write down at least one goal you'd like to achieve in the next month:

Goal 1: _____

Goal 2: _____

Goal 3: _____

Stay Connected:

Your journey doesn't have to end here. If you have questions, need advice, or just want to share your success, we're here for you:

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Babylon**



**Academy of Future
Leaders Program**



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