



Money Vehicle: Topics

What is covered in the first 10 steps of a financial journey:

CHAPTER 1

Goal Setting: Why should I care about money?

- 🕒 Pensions and social security
- 🕒 The first step in a plan: The Golden Rule
- 🕒 Planning is essential with RICH Goals

CHAPTER 6

Investing: How do I start investing?

- 🕒 Three base principles to begin investing
- 🕒 Diversification
- 🕒 Stocks vs bonds, mutual & index funds

CHAPTER 2

Time Value of Money: How does money create money?

- 🕒 Cost to borrowing money: interest
- 🕒 Compound interest
- 🕒 Treat money like an employee

CHAPTER 7

Insurance: How should I manage risk?

- 🕒 Four ways to handle different risks
- 🕒 Difference between premium & deductibles
- 🕒 Fundamentals of auto insurance

CHAPTER 3

Cash Management: How can I control my money?

- 🕒 Opportunity cost
- 🕒 Repeating success by creating habits
- 🕒 Manage your money with money buckets

CHAPTER 8

Cybersecurity: How do I protect myself online?

- 🕒 Intro to cyber attacks
- 🕒 Phishing attacks and how to identify them
- 🕒 Ways to begin to fight the hackers

CHAPTER 4

Banking: Where should I put my money?

- 🕒 Banks: your first "teammate"
- 🕒 Checking vs savings accounts
- 🕒 Questions & rules when using a bank

CHAPTER 9

Taxes: Is all my money taxed the same?

- 🕒 Positives that come from taxes
- 🕒 Introduction to income and sales tax
- 🕒 How progressive income tax code works

CHAPTER 5

Credit Score: What is the "Credit Trap"?

- 🕒 The difference between debit & credit cards
- 🕒 Using and misusing credit cards
- 🕒 How to avoid the "Credit Trap"

CHAPTER 10

Investment Vehicles: What is my best advantage today?

- 🕒 Taxing investments: pre-tax, post-tax, tax free
- 🕒 Investment accounts: Brokerage, 401(k), Roth
- 🕒 Advantages of a Roth Account

More chapters coming soon!