



June 5, 2019

A financial checklist of 10 crucial topics your high school (and 8th grade) graduates 🎓🎓 need to understand to succeed:

🎓 1. The difference between debit cards & credit cards.

🎓 2. How to build credit, what a credit score is, & what causes it to increase or decrease.

🎓 3. The difference between saving & investing. (Short-term safety vs. long-term growth)

🎓 4. How to use a digital app for tracking their personal income & expenses. (MINT or Personal Capital are good/free options)

🎓 5. All types of personal insurance: home, auto, disability, life, etc.

🎓 6. The difference between simple interest vs compound interest.

🎓 7. How to research different investments: stocks, ETFs, real estate, mutual funds, private businesses, etc.

🎓 8. The difference between active working income & passive income.

🎓 9. All the variety of options to pay for college. (Loans, grants, scholarships, working income, etc.)

🎓 10. The power of compound interest & the importance of investing for retirement as early as possible.

Two-thirds of Americans would struggle to scrounge up \$1,000 in an emergency and over 40% of Americans have less than \$10,000 saved for when they retire.

It DOESN'T have to be like that for the young people in your family! Teach them young! Have open financial conversations often. Start today!

If you'd like to discuss your own financial life and get a professional checkup done, schedule a brief Goals Conversation® with our team by visiting our [website](#) today - no cost or obligation involved. You may also click [HERE](#) for our goal reviews.

