



Finance Education

# **BUILDING A STRONGER FINANCIAL SITUATION**

For 2026

# WHY FINANCE EDUCATION MATTERS



**44%**

## Emergency Ready

Less than half of Americans can cover a \$1,000 emergency expense.

**28%**

## No Savings

More than a quarter of Americans have no savings at all.

**84%**

## Budget Busters

Most Americans with a budget regularly exceed their spending limits.

# The State of Financial Literacy in the US (2025)



## Paycheck to Paycheck

Many of people struggle to make ends meet between paychecks.



## College Aid

Many of first-time college students receive some form of financial aid.



## Universal Challenge

Financial insecurity impacts people across all age and income groups.

# TAX SEASON



## LUMP SUM

BEST ENTRY POINT TO  
TEACH FINANCIAL  
DISCIPLINE



## STRUCTURE

MAKE IT SIMPLE  
STRUCTURED AND  
EMOTIONALLY  
COMPELLING



## SUSTAINABLE

SUSTAINABLE  
SAVINGS PROGRAM  
FOR YOUNG PEOPLE

# RESET AND RISE

(GONNA DO 3 THINGS  
IN 4 PARTS)



**1**

**USE TAX  
REFUND  
WISELY**

**2**

**BUILD HABITS  
NOT JUST  
BUDGETS**

**3**

**CREATE A  
SYSTEM**

**PROVERBS 21:5- THE PLANS OF THE DILIGENT LEAD SURELY TO ABUNDANCE...**

**LUKE 16:10 WHOEVER CAN BE TRUSTED WITH LITTLE CAN ALSO BE TRUSTED WITH MUCH**

**MONEY IS THE TOOL...STEWARDSHIP IS THE ASSIGNMENT**

# COMMON REFUND MISTAKES



**IMPULSE SPENDING**



**HELPING EVERYONE ELSE  
FIRST**



**NO SAVINGS PLAN**



**RAISE YOUR HAND IF...**

# THE 4- PART MONEY ALLOCATION SYSTEM (LET'S STOP CHATTING AND DO SOMETHING)

*FAITH-BASED PRINCIPLES + PRACTICAL STRATEGY*



**SAVE 40%**

EMERGENCY FUND/FUTURE GOALS



**STABILIZE 30%**

BILLS, DEBT, CATCHING UP



**SEED 20%**

INVEST IN INCOME (SKILLS, BUSINESS, CERTIFICATIONS)



**SOW 10%**

GIVING (CHURCH, FAMILY, COMMUNITY)

# HOUSEHOLD SPENDING

YEAR: 2026

CASH AVAILABLE	JAN	FEB	MAR	APR	MAY	JUN
Monthly Cash	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00
INCOME TYPE	JAN	FEB	MAR	APR	MAY	JUN
SHARI PENSION	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
RANDY PENSION	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
SHARI FSU	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
RANDY WALMART	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
CRSC	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
SCHOOL MONEY						
SOCIAL SEC						
TOTAL INCOME	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00
EXPENSES	JAN	FEB	MAR	APR	MAY	JUN
Mortgage						
Tithes						
Electricity						
Water						
Hair						
Phone						
Gas						
Food						
Car						
Travel						
Medical						
Insurance						
Utilities						
Entertainment						
Gifts						
Other						

# SUSTAINABILITY

YOUNG PEOPLE DON'T FAIL B/C OF LACK OF KNOWLEDGE...THEY FAIL B/C



NO SYSTEM

I GET PAID AND I  
SPEND FOR  
WHAT I WANT



NO ACCOUNTABILITY

IT'S MINE AND  
NOONE IS  
CONTROLLING IT



NO VISION

TOMORROW IS  
NOT THAT  
IMPORTANT

# WE ARE SHIFTING IDENTITY FIRST



## HOW DO I SEE ME

I AM NOT BROKE,  
I'M BUILDING

## AUTOMATION

AUTO TRANSFER SAVINGS  
SEPARATE ACCOUNTS  
(DON'T RELY ON  
WILLPOWER)

## MICRO-GOALS

SAVE \$200 EVERY  
TWO WEEKS (AS  
THE COMFORT  
LEVEL FITS)

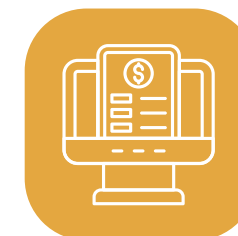
# HOW DO WE GET THERE

## 85-DAY STRUCTURE (APRIL 1- JULY 1)



### WEEKS 1-2 (THE RESET) 28 MAR-11 APR

- WHAT DID YOU RECEIVE (TAX REFUND/PAY)
- WHERE IS YOUR MONEY GOING NOW (THE EACHES)
- SET UP AUTOMATION ON THE BANK ACCOUNTS



### ACTIVITY

#### OPEN 2 ACCOUNTS

- ONE I SPEND FROM
- ONE I SAVE IN

# HOW DO WE GET THERE

## 85-DAY STRUCTURE (APRIL 1- JULY 1)



### WEEKS 3-6 (THE SYSTEM) 12 APR-9 MAY

- CREATE A BUDGET THAT ACTUALLY WORKS
- SIMPLE NOT RESTRICTIVE
- INTRODUCE “NO SPEND” DAYS
- TEACH EMOTIONAL SPENDING TRIGGERS



### ACTIVITY

- TRACK SPENDING FOR 7 DAYS
- USE THE SPREADSHEET

# HOW DO WE GET THERE

## 85-DAY STRUCTURE (APRIL 1- JULY 1)



### WEEKS 7-10 (THE BUILD) 10 MAY- 6 JUN



- EMERGENCY FUND GOAL
- (\$500-\$1000)
- INTRODUCTION TO SIDE INCOME
- CREDIT BASICS



### ACTIVITY

- CHOOSE 1 INCOME BUILDING MOVE

# HOW DO WE GET THERE

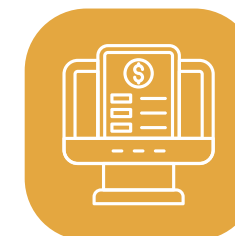
## 85-DAY STRUCTURE (APRIL 1- JULY 1)



### WEEKS 11-12 (THE SUSTAIN) 7 JUNE -20 JUNE



- LONG-TERM VISION PLANNING
- HOW TO KEEP HABITS AFTER MONEY RUNS OUT
- COMMUNITY ACCOUNTABILITY



### ACTIVITY

- CREATE A 6 MONTH MONEY PLAN

# SAVINGS CHALLENGE

## LEADER BOARD

ACCOUNTABILITY TO  
MAKE IT STICK



**BY NAME LIST**

WEEKLY PROGRESS

**QUESTIONS?**