



The Personal Finance Reimagined mission:

***To help learners build and maintain a consistent, repeatable decision process to empower a lifetime of great financial decisions.***

The Personal Finance Reimagined guiding principle:

**"We are what we repeatedly do. Excellence, then, is not an act but a habit."**

-Aristotle

### Seminars and workshop offering

#### ➔ **Building an understanding.**

Why is Personal Finance so challenging?

Topic	Tools	Approximate length	Include?
• Introduce the decision apps	Definitive Choice	30-60 mins	ALL
• Decision explorer I – the social emotional aspects of making a new decision		60 mins	ALL
• Decision explorer II		60 mins	ALL
• Confident Decisions and How to Make Them	Definitive Choice	60 mins	ALL
• How our brain operates and the impact of cognitive biases	Definitive Choice	60 mins	ADV
• Decision practice - College: Now or Later? Remake your college decision and consider grad school	College Xoice	60 mins	ADV

## ➔ College Decision-making

*For High School Students or undergraduates considering grad school*

Topic	Tools	Approximate length	Include?
• Decision Strategy and essential learning	Definitive Choice	60 mins	ALL
• College app prep essentials: The Big 3 – What you did, how you did it, and the college essay	Prep lecture	60 mins	ALL
• College 1 Explorer Module: Social - Emotional preparation for leaving high school	College Xoice	60 mins	ALL
• College 2 Get The Facts: Building your mental map	College Xoice	60 mins	ALL
• College 3 What's Important to YOU: Building your criteria model	College Xoice	60 mins	ALL
• College 4 College alternatives: Preparing for your college tour	College Xoice	60 mins	ALL
• College tour prep: For school counselors Preparing counselors to facilitate great college tours using the tech tools and curriculum	College Xoice	60 mins	ALL
Note: The college series is geared to preparing the student to use the tools on college tours, when doing research, and/or communicating with accountability partners.			

## ➔ Building your foundation.

*Essential Personal Finance Skills and Abilities*

Topic	Tools	Approximate length	Include?
• Capitalizing on Youth - Time Value of Money	Spreadsheets	60 mins	ADV
• Budgeting I - Explore framework for budgeting and budgeting tools. Provide tactical process to maintain personal finance funding	Spreadsheets and online tools	60 mins	ALL

• Budgeting II	Spreadsheets and online tools	60 mins	ALL
• Budgeting III	Spreadsheets and online tools	60 mins	ADV
• Gen AI and how to overcome consumer platforms incentives with your own decision process	Definitive Choice	60 mins	ADV

## ➔ Learn by doing.

*Practicing your personal finance decision process.*

Topic	Tools	Approximate length	Include?
• Planning Your Career – <i>Delivered with University Career Readiness Center</i>	Definitive Choice	60 mins	ALL
• Credit Cards, loan products, and FICO Scores – Credit responsibility	Definitive Choice	60 mins	ALL
• Deposit Accounts, payment apps, and your savings waterfall I	Definitive Choice	60 mins	ALL
• Deposit Accounts, payment apps, and your savings waterfall II	Definitive Choice	60 mins	ALL
• Buying A Car I	Definitive Choice	60 mins	ALL
• Buying A Car II	Definitive Choice	60 mins	ADV
• Buying A Home ( <i>Session 1</i> )	Definitive Choice	60 mins	ALL
• Buying A Home ( <i>Session 2</i> )	Definitive Choice	60 mins	ADV
• The investment barbell strategy and how to think about wealth building	Definitive Choice	60 mins	ALL
• Robo-advisors and implementing a risk-based investment strategy	Definitive Choice	60 mins	ADV
• Buy a Pet – how to think about the financial impact of animals	Definitive Choice	60 mins	ALL
• Get Married – how to put on the best wedding on a budget	Definitive Choice	60 mins	ALL

*Note: Sessions may include co-delivery professionals. For example, a realtor may help deliver the homebuying seminar.*

## ➔ Optimizing your financial life.

### *Risk Management and Taxes*

Topic	Tools	Approximate length	Include?
• Tax Planning – Understanding how taxes work	Videos and tax content	60 mins	ALL
• Tax practice – implementing and practicing the 1040 and tax software	Videos and tax software	60 mins	ADV
• Insuring your life – the difference between risk and ruin. Helping you know what NOT to insure.	Videos and Insurance content	60 mins	ALL
• Insurance products, major consumer Property and Casualty products like Auto insurance, Homeowners insurance – plus life, disability and related.	Insurance content	60 mins	ALL
• Success in our AI dominated consumer platform world. How to be the best consumer when the platforms have more data than you.	Videos	60 mins	ALL
• GenAI prompt engineering and proper usage: how to use GenAI as a partner and not a crutch.	GenAI	60 mins	ADV
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## ➔ Entrepreneurship and Content Creation for NIL

### *Essentials for starting your business*

Topic	Tools	Approximate length	Include?
• The current state of NCAA / NIL rules <i>(delivered with the Athletic Department)</i>	Handouts	60 mins	NIL
• The Hulett Brothers – a case study for student athlete NIL success	Live with Q&A from Brothers	60 mins	NIL
• What is entrepreneurship in the platform driven social media age?	Videos and Entrepreneurship content	60 mins	NIL

<ul style="list-style-type: none"> <li>Getting Started with content creation – Brands, Agents, and Financial Guidance.</li> </ul>	Videos and Entrepreneurship content	60 mins	NIL
<ul style="list-style-type: none"> <li>The Entrepreneurship Flywheel – Front office</li> </ul>	Videos and Entrepreneurship content	60 mins	NIL
<ul style="list-style-type: none"> <li>The Entrepreneurship Flywheel – Back office</li> </ul>	Videos and Entrepreneurship content	60 mins	NIL
<ul style="list-style-type: none"> <li>The Entrepreneurship Flywheel – Strategy</li> </ul>	Videos and Entrepreneurship content	60 mins	NIL
<ul style="list-style-type: none"> <li>Post Distribution – Building Long-term wealth.</li> </ul>	Videos and Entrepreneurship content	60 mins	NIL

## Audience Key

Audience Group	Description
<b>ALL</b> All Student-Athletes	Geared toward the general student-athlete population – provides a good core foundation
<b>ADV</b> Student-Athletes - Advanced	Geared toward the student athlete population – provides more advance personal finance topics
<b>NIL</b> NIL – Content Creator interested	Geared toward entrepreneurship and the business of content creation and implementing an NIL-ready business.

## Seminar Approach

To maximize student engagement, we recommend the breakout session format. The “Explore, Pair, Share” method is a proven teaching method first developed in the early 1980s.

- **Explore:** The approach begins with the PFR content leader delivering an engaging lecture style “Explore” program encouraging the student to think about the topic for the first 30 minutes or so.
- **Pair:** Then, having a small group “Pair” session, facilitated by student assistants or team captains. Curated prompts are provided as thought starters.
- **Share:** Finally, we will “Share” what we learned in the break outs in the broader group before we adjourn.

## Best Practices

- Good personal finance outcomes occur when people habituate the decision process. *Practice makes permanent, but only perfect practice makes perfect.*
- Reinforcement outside of the workshop. Engage program leaders, coaches, captains, counselors, and/or familiar student mentors to check on and encourage progress.
- Surround the learner with tools embracing an individual’s diverse learning capacity. Some folks are more visual learners, others learn via reading. All learn by doing.
- Create incentives for success. This can be a certificate as well as intermediate and congratulatory completion steps.
- Surround the learner with familiar tools – like smartphone tools.
- Inspect what you expect. Check on the progress of the students. Provide feedback and course correct as needed.

## Resources

- Jeff Hulett’s Personal Finance and Decision-making book: ***Making Choices, Making Money: Your Guide to Making Confident Financial Decisions***
- Smartphone app suite: Included with the book.
- Alternative learning resources – Videos and short vignettes
- Delivery by highly qualified instructors
- Curriculum and instructional resources to “train the trainer”