

THE MONEY BACK WORKSHOP

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@COOLSPEAK
ON INSTAGRAM + TIKTOK



@younganddebtfreeatl

CHOICE
CHOICE
CHOICE

noon good

t t t
i i i
S S S

LOW

get
get
get
get IT

O_ER_T_O_

FAST

AID ←
AID
AID

Must Get Here
Must Get Here
Must Get Here

LEAST

knee

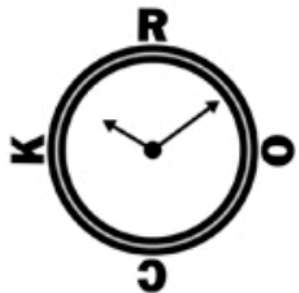
wiissiom

STANDS ME
0 ? 2 3 4 5

S - 5,280 ft

SLOW

+ verb



prairie

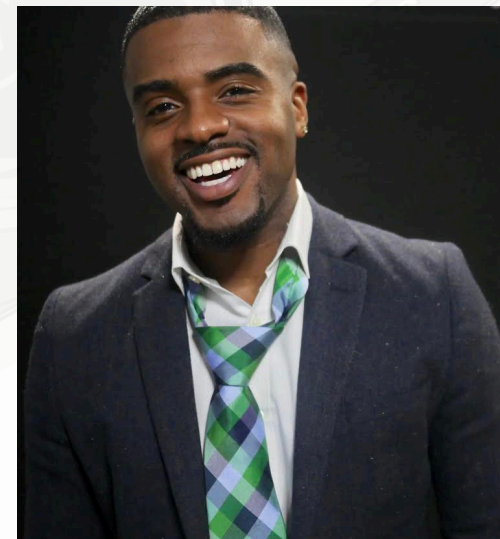
OHIOWA



**MONEY
BACK**

MEET MJ

- From Racine, WI
- Lives in ATLANTA, GA
- Taught Middle & High School Math
- Entrepreneur , Founder of Young & Debt Free



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Students learn how to conquer debt at ‘Young & Free’ conference

NEWS | January 20, 2023



THIS HIGH SCHOOL MATH TEACHER MADE \$26 IN 9 MONTHS CHARGING E-SCOOTERS

TRAVERS JOHNSON · AUGUST 17, 2019



At 11:11 pm EST on Friday, August 16, MJ Bridges made the final payment on his la credit card—a five and a half year journey that has resulted in him paying off a tc **\$96,942 in consumer debt.**

His journey is already admirable and inspiring, but this part will blow your mind: h **paid off nearly a quarter of his debt—\$26,058.57 to be exact—by charging i scooters (Bird, Lime, etc) after work!**

For nine months, (from November 8, 2018-August 16, 2019), the 31-year-old high s math teacher in Atlanta would charge an **average of 20 Bird and Lime e-scoote day**, earning an extra income of **\$2,500-\$3,000 per month**. He used his earning pay down his debts



 **\$30,331.96** 
Earned from Charging e-Scooters in 1 Year



2022

2025

2024

2023

2022

2021

Year in review

You earned **\$28,820.14** in 2022.



\$28,824

2023



Earnings reports

2025

2024

2023

2022

2021

Year in review

You earned **\$34,237.21** in 2023.



\$34,237

2024



Earnings reports

2025

2024

2023

2022

2021

Year in review

You earned **\$34,237.21** in 2023.



\$36,750



Melvin

Superhost

114

Reviews

4.86

Rating

4

Years hosting




YOUNG[®]
& DEBT FREE

2022

\$57,111

2023

\$90,267

2024

\$136,578

MONEY
BACK

WHAT DOES OWING

\$96,942 OF DEBT

Apply Now!

FEEL LIKE?



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MONEY
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BACK**



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Apply Now!



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COLLEGE VISIT: UNIVERSITY OF MINNESOTA



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**MONEY
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COLLEGE VISIT: UNIVERSITY OF MISSISSIPPI



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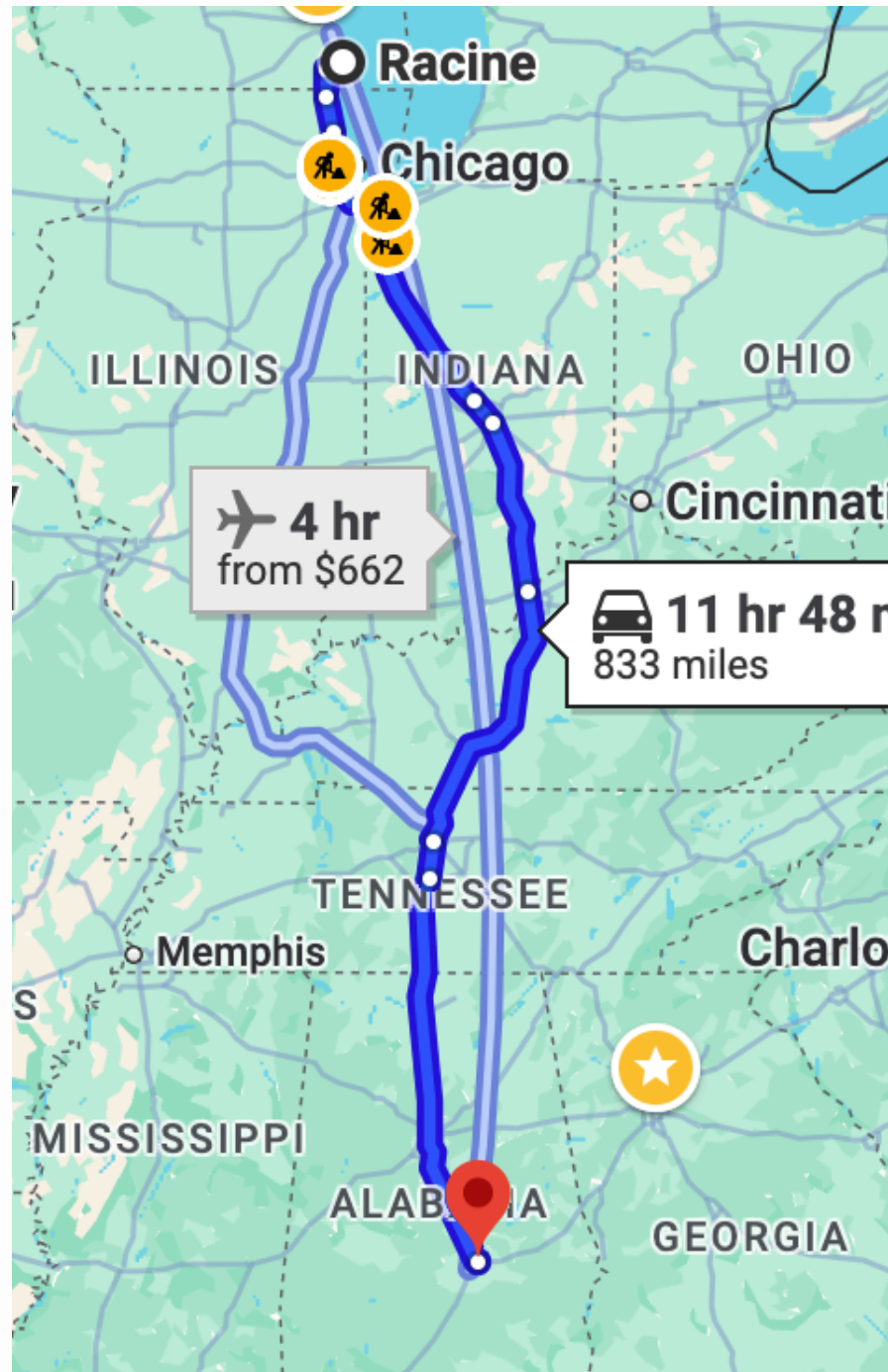
**MONEY
BACK**

COLLEGE VISIT: ALABAMA STATE UNIVERSITY



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**MONEY
BACK**

TWO TIME- GRADUATE BACHELOR AND MASTERS



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STARBURST INTRODUCTIONS



- Name and Major
- If \$10,000 was handed to you what would you do?

• **My Dream vacation would be**



- Name and Major?
- If \$10,000 was handed to you what would you do?
- **If you could instantly master any skill, what would it be?**



- Name and Major
- If \$10,000 was handed to you what would you do?
- **If you could instantly master any skill, what would it be?**



- Name and Major
- If \$10,000 was handed to you what would you do?
- **If money wasn't an issue, what hobby would you pick up tomorrow?**

Chocolate Introductions



- Name and Where Are You From?
- If \$10,000 was handed to you what would you do?
- **My Dream vacation would be**



- Name and Where Are You From?
- If \$10,000 was handed to you what would you do?
- **If you could instantly master any skill, what would it be?**



- Name and Where Are You From?
- If \$10,000 was handed to you what would you do?
- **If you could instantly master any skill, what would it be?**



- Name and Where Are You From?
- If \$10,000 was handed to you what would you do?
- **If money wasn't an issue, what hobby would you pick up tomorrow?**

**MONEY
BACK**

**“The Best Way To Master Your Personal
Finances is to get **personal.**”**



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MONEY BACK

HIGH SCHOOL DIPLOMA \$1,304,000

SOME COLLEGE \$1,547,000

ASSOCIATE'S DEGREE \$1,727,000

BACHELOR'S DEGREE \$2,268,000

ADVANCED DEGREE \$2,671,000

*Return on Investment:
Lifetime Earnings
by Level of Education*

Source: Carnevale, Rose and Cheah, "The College Payoff," Georgetown University Center on Education and the Workforce.

MORE EDUCATION = MORE MONEY



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**MONEY
BACK**

SKILLS + EDUCATION

=

HELPS YOU MAKE MONEY

CREATIVITY

COMMUNICATION

PROBLEM SOLVING

TEAMWORK



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**MONEY
BACK**

DOES BRANDS MATTER?

HOW AND WHY DO WE THINK ABOUT MONEY

THE WAY WE DO ?



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THIS or THAT



\$29.00



\$179.00



MAKE YOUR OWN
AT HOME



\$1.22



\$5.44



\$2.96



\$2.97



\$70 YEEZY SLIDES



\$20 SLIDES AT
WALMART/ TARGET



MORNING COFFEE RELIGIOUSLY

**MONEY
BACK**

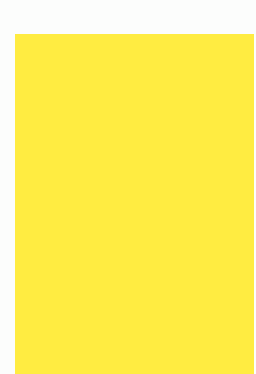
**"You must gain control over your money
or the lack of it will forever control you,"**

(Dave Ramsey)



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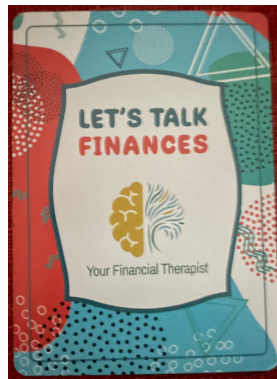
Find Your Sole Mate



YELLOW



RED



WILD BLUE



WILD RED



GREEN



ORANGE

N

GET SMART
WITH **MONEY**



Monthly Expense Tracker

MONTH

SUN	MON	TUES	WED	THUR	FRI	SAT
	1					
	8					
	15					
	22					
	29					

SEPTEMBER
TO
REMEMBER

YOUR
EXPENSES
SO FAR

STAND UP IF

There were expenses you forgot about

**You've gone over budget on eating out or
ordering food.**

Budgeting makes you nervous or anxious.

**Access The
Excel Version
With Calculator**

Monthly Net
~~Total Income~~

Month	Semi Monthly
\$3,900	\$1,950

Expense / Item / Bill	Actual Amount	Due Date
Power	\$75	4th
Water	\$40	4th
Household	\$50	19th
Grocery	\$150	SEMI
Fuel	\$75	SEMI
Hair / Beauty	\$100	24th
MONTHLY TOTAL AMOUNT	\$715	

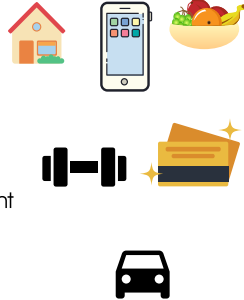
Add to Cart

Expense / Item / Bill	Actual Amount	Due Date
Shopping	\$150	19th
Dining Out	\$60	SEMI
HBO Max	\$12	20th
Amazon Prime	\$20	16th
Netflix	\$20	16th
Gym	\$40	28th
MONTHLY TOTAL AMOUNT	\$362	

Your 5 Expense Accounts

Checking Account #1 Bills Account

Cell Phone
Utilities
Rent
Medicine
House Hold Items
Grocery
Transportation
Student Loan payment
Insurance
Health/Gym
Subscriptions
Minimum Debt Payments



Checking Account #2 Fun Account

Dining Out
Shopping
Movies
Weekend Adventures



Savings Account #1 Emergency Account

Car Repairs
Home Repairs
Family Emergencies
Job Loss



Savings Account #2 Short Term Savings Account

Vacations / Travel
Weddings
Annual Events
Big Turn-Ups



Savings Account #3 Long Term Savings Account

Large Investments
Fund Your Dreams
House



Your 5 Expense Accounts

are designed to help cash flow, and
organize expenses.

This method is inspired by the High-5
Banking Method of Sahireny Peirce of
@poisedfinancelifestyle.

**MONEY
BACK**

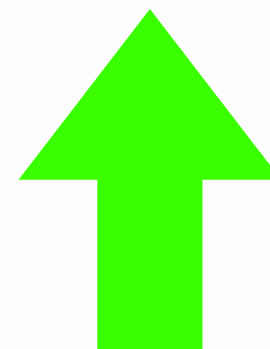
PURDUE
UNIVERSITY



COST/YEAR

INSTATE | PUBLIC

\$20,000/YR



OR



HIGHER

LOWER



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PURDUE UNIVERSITY

**MONEY
BACK**

PURDUE

U N I V E R S I T Y



COST/YEAR
INSTATE | PUBLIC

\$23,438/YR

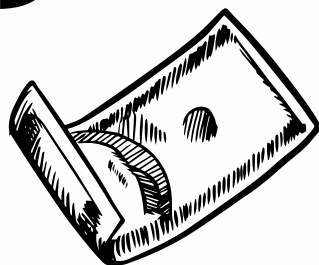


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PURDUE UNIVERSITY

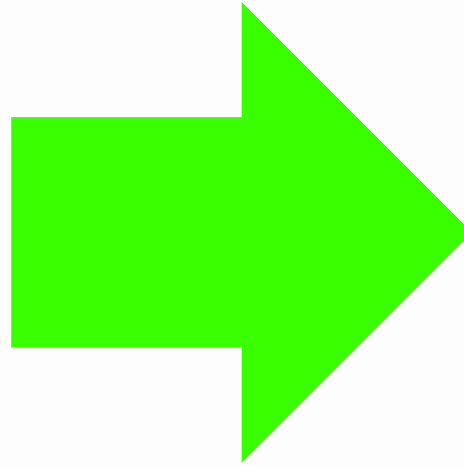
**MONEY
BACK**

\$30,000



**MONEY
BACK**

#1 VISIT THIS QR CODE



#2

SELECT MENU

**SELECT LOAN
REPAYMENT**

**SELECT LOAN
SIMULATOR**

#3



**I Want to Find the Best Student
Loan Repayment Strategy**

Log In and Start

[Or Start From Scratch](#)

#4

**PERSONAL
INFORMATION**

**SELECT NONE
APPLIES TO ME**

MONEY BACK #5

INSERT LOAN AMOUNT
MANUALLY

INTEREST RATE 6.0

“HALF SUBSIDIZED AND HALF
UNSUBSIDIZED”

You have 2 loans.

2 USER ADDED LOANS

\$20000



Loan Type ?	Interest Rate	Total Balance	Actions
Direct Unsubsidized Loan	5.5%	\$15,000	Edit Remove
Direct Subsidized Loan	5.5%	\$15,000	Edit Remove

[+ Add a Loan](#)

#6

#7A

#7B

SELECT
NO
FOR
REPAYMENT
FORGIVENESS
OPTIONS



Pay Off My Loans As
Fast As Possible



Have a Low Monthly
Payment

PAY OFF SOON AS POSSIBLE

✓ Recommended Repayment Plan

Standard Repayment Plan

✓ Fastest Payoff

Monthly Payment
\$341

Estimated Total To Be Paid
\$40,932

Estimated Forgiveness Amount
\$0

Payment Period
10 Yrs

Paid Off By
Aug 2034

Repayment Type ⓘ
Fixed Repayment

LOW MONTHLY PAYMENT

✓ Recommended Repayment Plan

Extended Graduated Repayment Plan

✓ Lowest Monthly Payment

⚠ Total Paid Over Time Is High

Monthly Payment
\$163 - \$295
First Last

Estimated Total To Be Paid
\$66,100

Estimated Forgiveness Amount
\$0

Payment Period
25 Yrs

Paid Off By
Aug 2049

Repayment Type ⓘ
Fixed Repayment

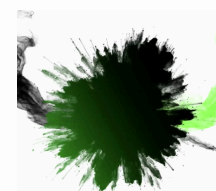
4 MONEY SOURCES FOR COLLEGE

Visit: [NASFAA.org](https://nasfaa.org)

Scan QR Code



**APPLY TO 50+
SCHOLARSHIPS
FROM YOUR
COMMUNITY AND
NATIONAL
ORGANIZATIONS**



**YOUR MUST
APPLY FOR
(FAFSA)**

Federal Government

- Grants
- Loans
- Work-study

State Government

- Special State Programs that typically caters to residents

Institution/ University

- Need-Based Aid
- Merit-Based Aid

Scholarships From Organizations

- Foundations
- Civic Groups
- Corporations

**VISIT THE UNIVERSITY WEBSITE
AND SEARCH PROSPECTIVE
STUDENT SCHOLARSHIPS.**

FAFSA IS FREE APPLICATION FOR FEDERAL STUDENT AID

6 STEPS TO CALCULATE HOW TO PAY FOR COLLEGE

1. CALCULATE ANNUAL COST OF ATTENDANCE FOR SCHOOL OF CHOICE

2. APPLY FOR FAFSA & ACCEPT GRANT MONEY

3. APPLY FOR SCHOLARSHIPS (FROM INSTITUTION / COLLEGE)

**4. APPLY FOR SPECIAL IN-STATE GRANTS | SCHOLARSHIPS IF STAYING IN
STATE**

5. APPLY FOR 50+ LOCAL AND NATIONAL SCHOLARSHIPS

**6. LOANS - DETERMINE IF YOU NEED LOANS AFTER SUBTRACTING ALL
GRANTS AND SCHOLARSHIPS AWARDED FROM THE TOTAL COST OF
ATTENDANCE**

Step 1: The Annual Cost of Attendance

“Out of State”

Alabama State University

Tuition

16,565

**Room & Board
“Housing & Food”**

\$7,257

**Other “indirect”
Fees and expenses
Includes Books**

\$2,500

Annual Total | Per Year

\$26,322



Example: Paying For 1 Year of College With NO LOANS

\$26,322

Total Cost of Attendance

Step 1

-

Complete FAFSA and Accept Grants

Step 2

-

Institutional Scholarships

Step 3

-

Instate Special Grants and Scholarships

Step 4

-

Local and National Scholarships

Step 5

Is Your Balance Positive? If yes, you need more funding and loans are an option.

Step 6

If Negative, you will receive this money back in a refund check!!

Steps 2&3: FAFSA+ Institutional Scholarship

Financial Aid Year 2024-2025

Select the scheduled disbursements dates hyperlink to review when you may receive funds.

FAFSA -Federal Money

Award Description	Category	Offered	Accepted
FEDERAL SEOG	Grant	200.00	200.00
FEDERAL PELL GRANT	Grant	7,395.00	7,395.00
FEDERAL DIRECT PLUS LOAN	Loan	12,691.00	0.00
FEDERAL DIRECT SUB LOAN	Loan	3,500.00	0.00
FEDERAL DIRECT UNSUB LOAN	Loan	2,000.00	0.00
ASU PROMISE	Scholarship	8,328.00	8,328.00
Academic Year Totals		34,114.00	15,923.00

Institution Money

Example: Paying For 1 Year of College With NO LOANS

\$26,322

Total Cost of Attendance

Step 1

- **\$7,595**

Complete FAFSA and Accept Grants

Step 2

- **\$8,328**

Institutional Scholarships

Step 3

-

Instate Special Grants and Scholarships

Step 4

-

Local and National Scholarships

Step 5

Is Your Balance Positive? If yes, you need more funding and loans are an option.

If Negative, you will receive this money back in a refund check!!

Step 6

Step 4: Apply for instate grants and scholarships



DID NOT STAY IN STATE

Step 5: Apply for Local and National Scholarships

**Winner of \$15,000
From local Church
Scholarship for one
Academic Year !!!**

Example: Paying For 1 Year of College With NO LOANS

\$26,322

Total Cost of Attendance

Step 1

- \$7,595

Complete FAFSA and Accept Grants

Step 2

- \$8,328

Institutional Scholarships

Step 3

- \$0

Instate Special Grants and Scholarships

Step 4

- 15,000

Local and National Scholarships

Step 5

-\$4,601

Is Your Balance Positive? If yes, you need more funding and loans are an option.

If Negative, you will receive this money back in a refund check!!

Step 6

REFUNDED Back TO YOU | Loans are NOT NEEDED!!!!

**Step 6: loans - determine if you
need loans after subtracting all
grants and scholarships awarded
From the total cost of attendance**



Thank You For Having Me

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