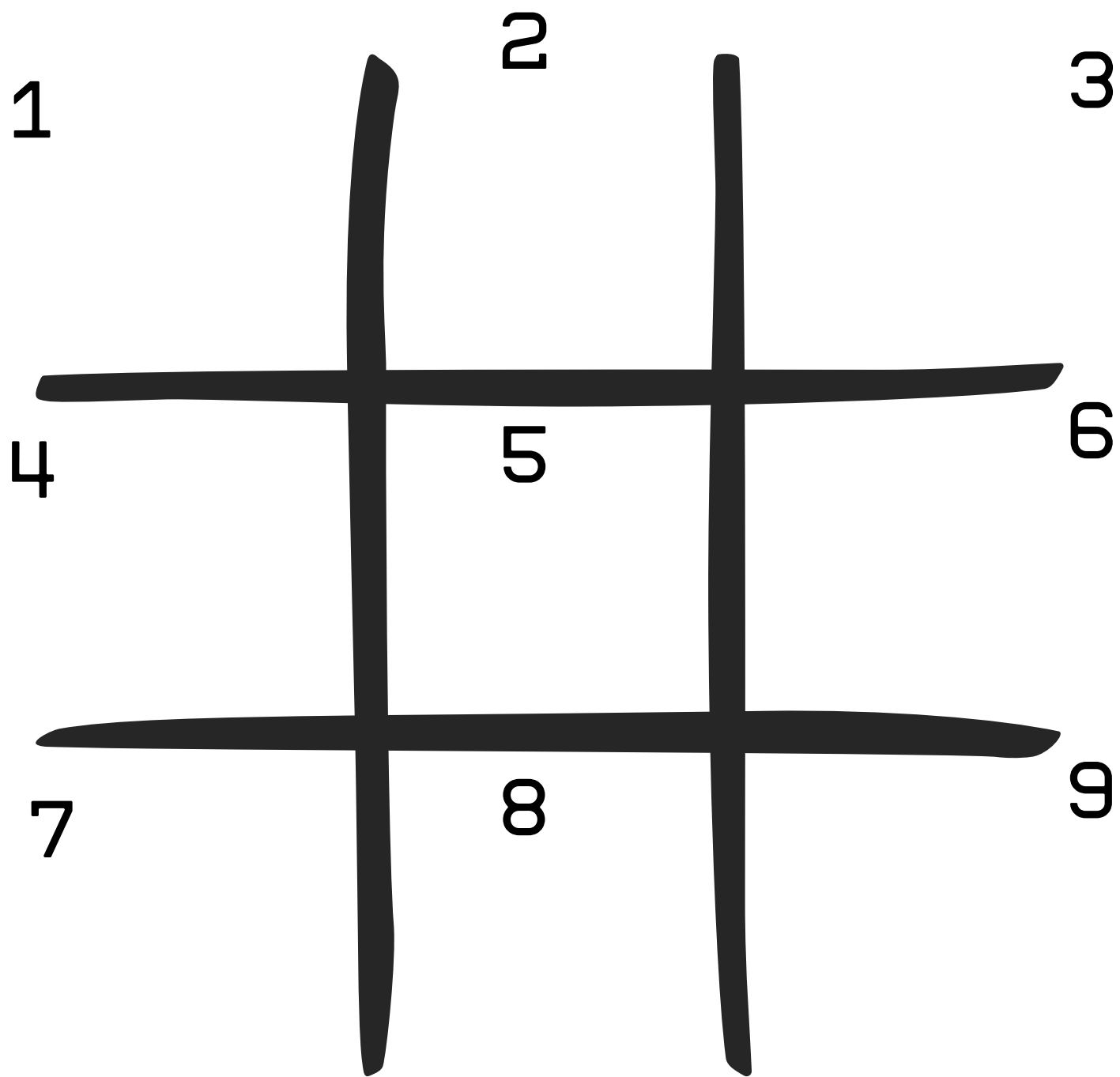




TALK IN CODE

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TALK IN CODE

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SOLVE THE PUZZLES

CHOICE
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issues issues

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STANDS ME
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THE MONEY BACK WORKSHOP

FOLLOW US



@COOLSPEAK
ON INSTAGRAM + TIKTOK



@younganddebtfreeatl





MEET MJ

- From Racine, WI
- Lives in ATLANTA, GA
- Taught Middle & High School Math
- Follow Me ----> IG - @younganddebtfreeatl



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ON INSTAGRAM + TIKTOK

Students learn how to conquer debt at 'Young & Free' conference

NEWS | January 20, 2023



THIS HIGH SCHOOL MATH TEACHER MADE \$26K 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 last credit card—a five and a half year journey that has resulted in him paying off a total of **\$96,942 in consumer debt**.

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

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



\$30,331.96

Earned from Charging e-Scooters in 1 Year





Meet MJ Bridges, The **HBCU Grad** who *paid off* \$96,942 of Debt and Made Rap Song About



Debt Freedom

@younganddebtfreeatl



TikTok

@debtfreeatl



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ON INSTAGRAM + TIKTOK



WHAT DOES OWING

\$96,942 OF DEBT

Apply Now ***FEEL LIKE?***



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WHAT DOES OWING

\$96,942 OF DEBT

FEEL LIKE?

1 SQUAT = 1 DAY



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GEAR UP WISCONSIN



@COOLSPEAK
ON INSTAGRAM + TIKTOK





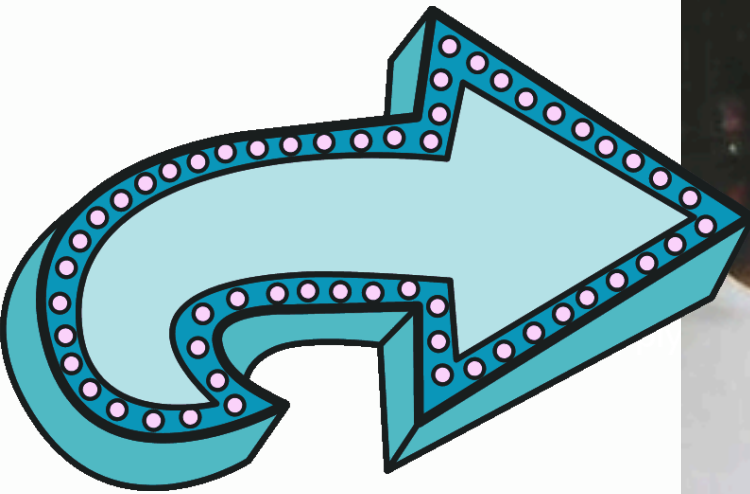
COLLEGE VISIT: UNIVERSITY OF MINNESOTA



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COLLEGE VISIT: UNIVERSITY OF MINNESOTA



@COOLSPEAK
ON INSTAGRAM + TIKTOK



COLLEGE VISIT: UNIVERSITY OF MISSISSIPPI



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ON INSTAGRAM + TIKTOK



COLLEGE VISIT: UNIVERSITY OF MISSISSIPPI





COLLEGE VISIT: ALABAMA STATE UNIVERSITY



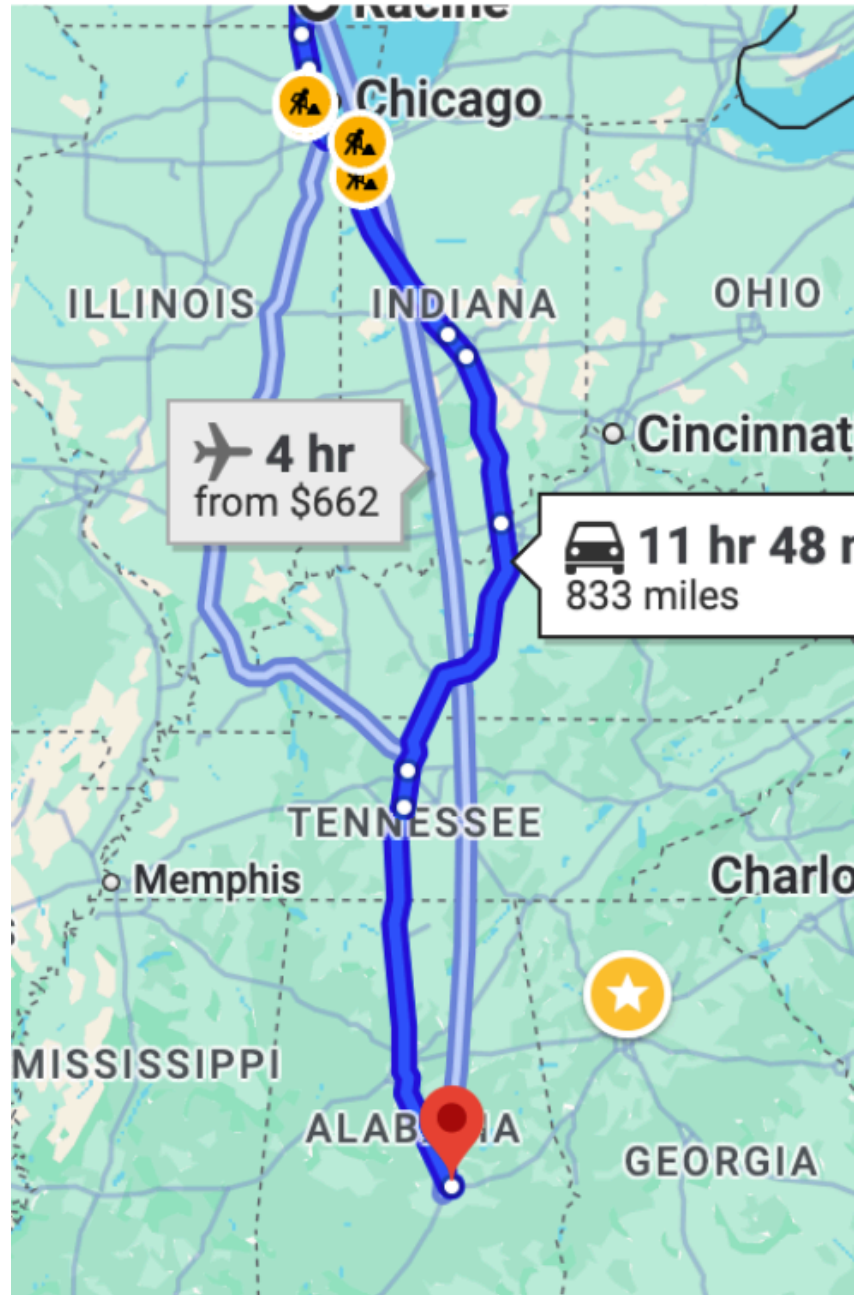
@COOLSPEAK
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COLLEGE VISIT: ALABAMA STATE UNIVERSITY



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@COOLSPEAK
ON INSTAGRAM + TIKTOK











TWO TIME- GRADUATE BACHELOR AND MASTERS



@COOLSPEAK
ON INSTAGRAM + TIKTOK



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

STARBURST INTRODUCTIONS



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

• **My Dream vacation would be**



- Name
- If \$10,000 was handed to you what would you do?
- **Name a person you would like to meet**



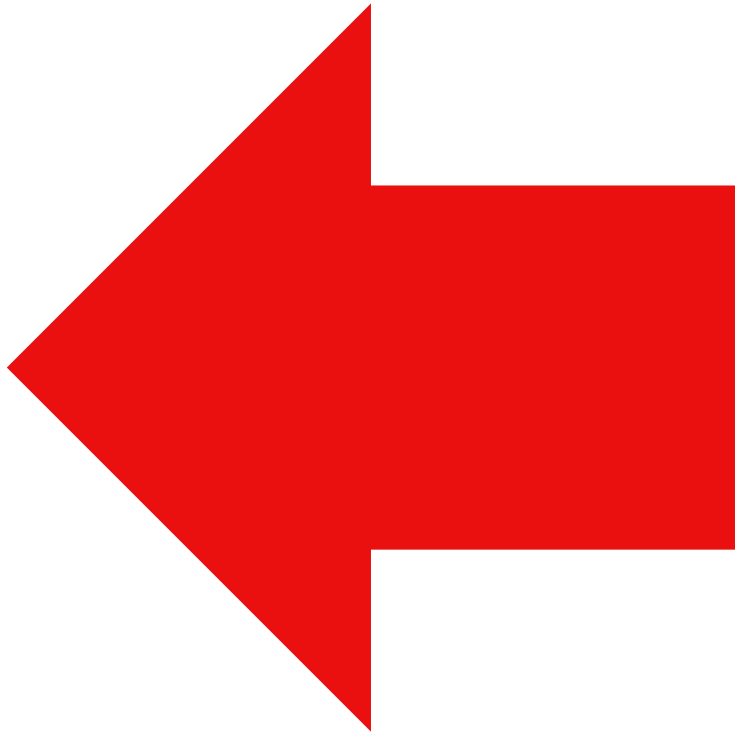
- Name
- If \$10,000 was handed to you what would you do?

What is your favorite movie?

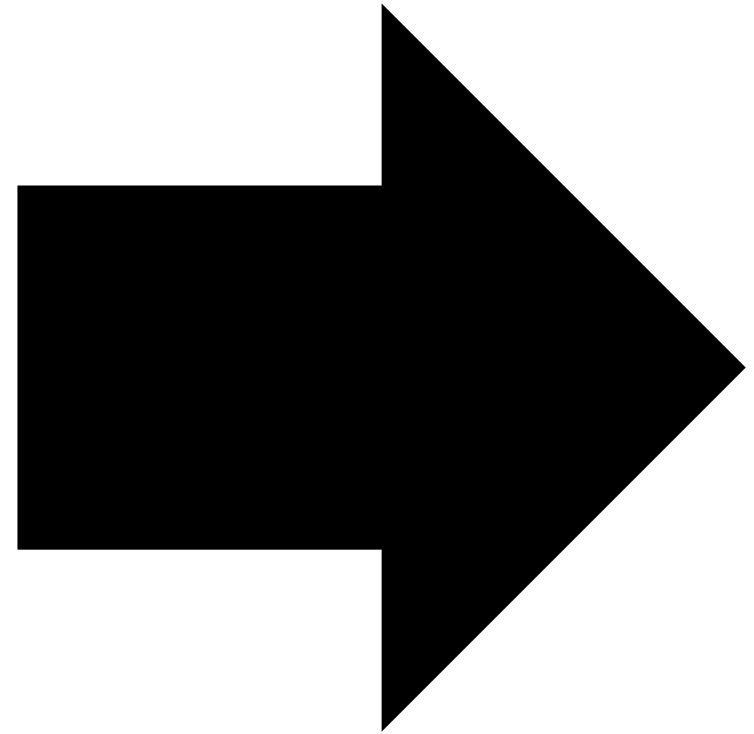


- Name
- If \$10,000 was handed to you what would you do?
- **What is one of your favorite songs and why?**

"Students should choose the college that costs the least, even if it's not their dream school."

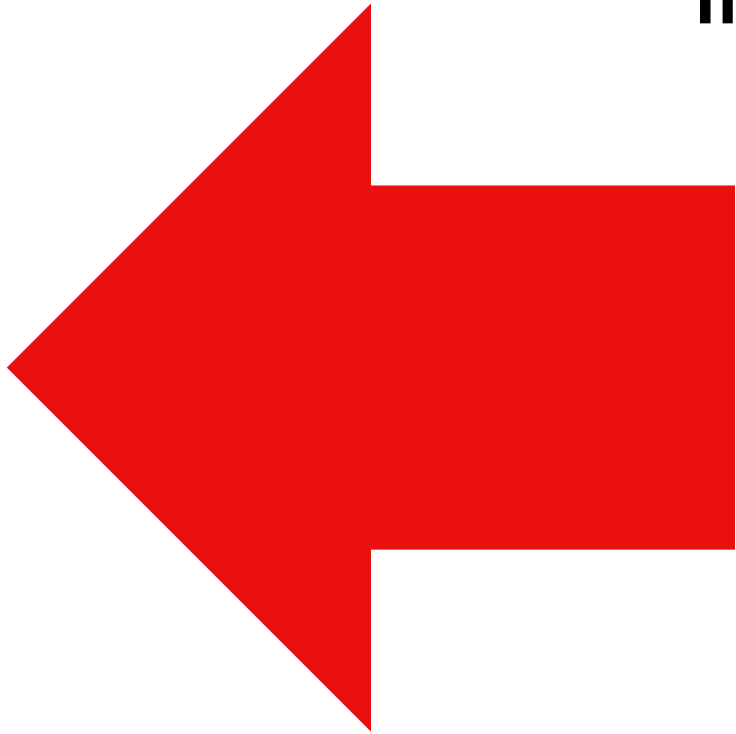


**Strongly
Agree**

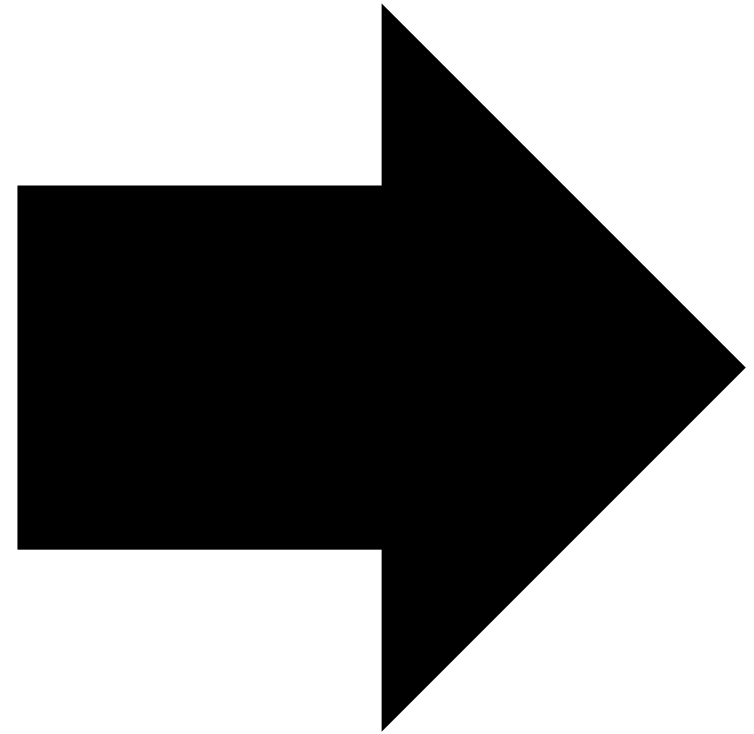


**Strongly
Disagree**

"High school students should choose a major with strong job prospects rather than follow their passion."

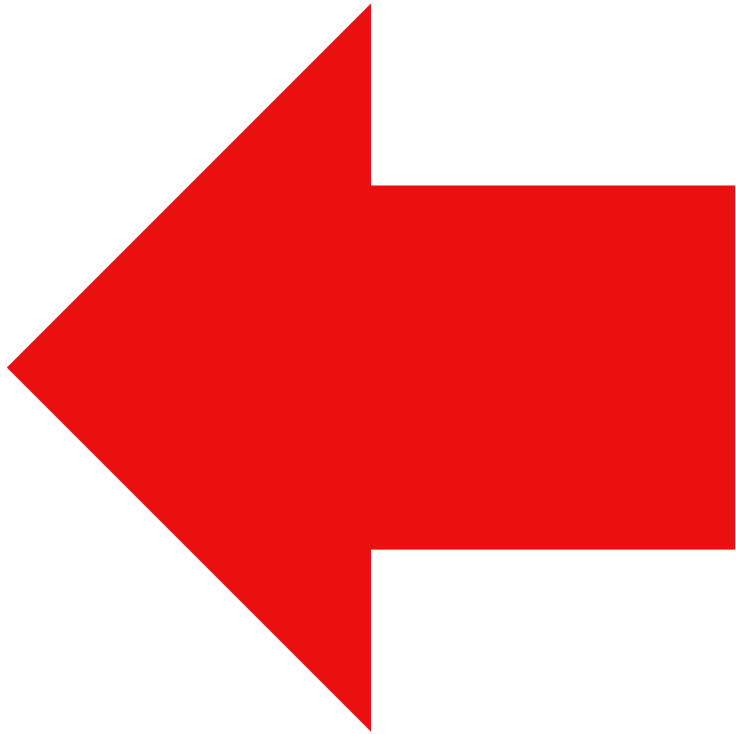


**Strongly
Agree**

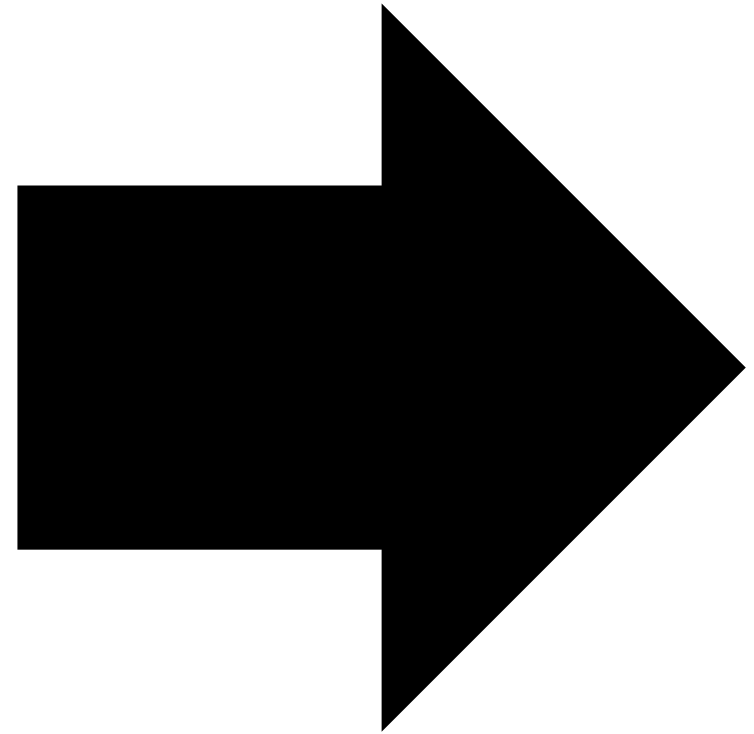


**Strongly
Disagree**

"Educators should recommend the pathway they believe is best for a student—even if it differs from what the student wants."



**Strongly
Agree**



**Strongly
Disagree**



TODAY'S RULES



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ON INSTAGRAM + TIKTOK



RULES OF ENGAGEMENT

WHEN WE SEE A WORD HIGHLIGHTED

1. PREPARE TO REPEAT THE HIGHLIGHTED

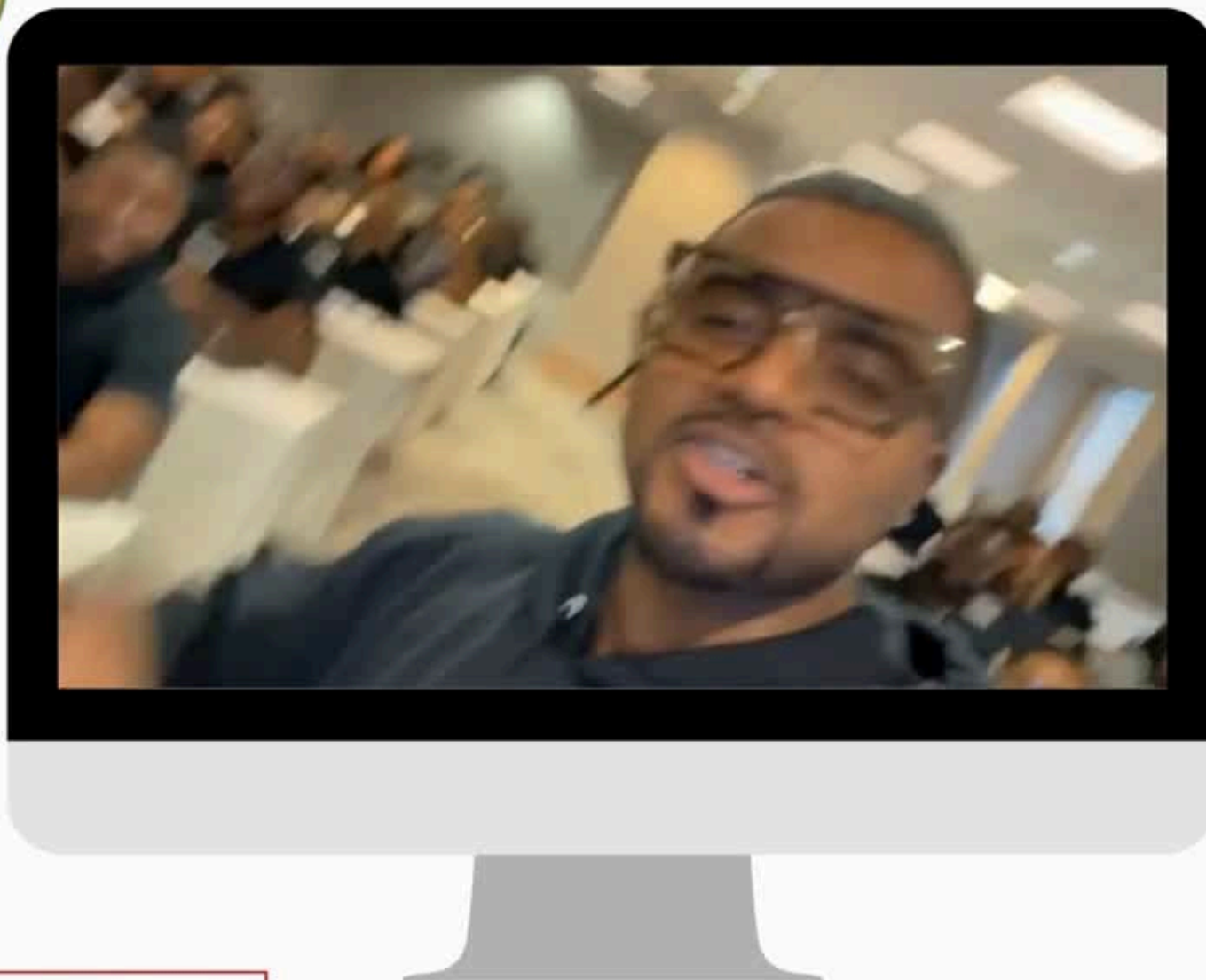
WORD AFTER ME

2. THEN REPEAT "MONEY BACK"

3. LASTLY REPEAT "BOW"



@COOLSPEAK
ON INSTAGRAM + TIKTOK





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



@COOLSPEAK
ON INSTAGRAM + TIKTOK



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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ON INSTAGRAM + TIKTOK

OUR GOAL TODAY.....

- 1.EXAMINE TUITION AND COST FOR VARIOUS TYPES OF INSTITUTIONS
- 2.INTERPRET THE CONTENTS OF A FINANCIAL AID AWARD LETTER
- 3.CALCULATE HOW TO PAY FOR COLLEGE

**MONEY
BACK**



@COOLSPEAK
ON INSTAGRAM + TIKTOK

**MONEY
BACK**



COST/YEAR



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ON INSTAGRAM + TIKTOK

WEST VIRGINIA UNIVERSITY

**MONEY
BACK**



COST/YEAR
INSTATE | PUBLIC

\$20,000/YR



OR



HIGHER

LOWER



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ON INSTAGRAM + TIKTOK

WEST VIRGINIA UNIVERSITY

**MONEY
BACK**



COST/YEAR
INSTATE | PUBLIC

\$24,000/YR



@COOLSPEAK
ON INSTAGRAM + TIKTOK

WEST VIRGINIA UNIVERSITY

**MONEY
BACK**

COST/YEAR



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ON INSTAGRAM + TIKTOK

NEW RIVER COMMUNITY COLLEGE

**MONEY
BACK**



COST/YEAR
INSTATE | PUBLIC

\$20,000



OR



HIGHER

LOWER



@COOLSPEAK
ON INSTAGRAM + TIKTOK

NEW RIVER COMMUNITY COLLEGE

**MONEY
BACK**



COST/YEAR
INSTATE | PUBLIC

\$4,590



OR

HIGHER

LOWER



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NEW RIVER COMMUNITY COLLEGE

MONEY
BACK



@COOLSPEAK
ON INSTAGRAM + TIKTOK

**MONEY
BACK**



**UNIVERSITY OF
CHARLESTON**

COST/YEAR



@COOLSPEAK
ON INSTAGRAM + TIKTOK

UNIVERSITY OF CHARLESTON

**MONEY
BACK**



**UNIVERSITY OF
CHARLESTON**

COST/YEAR

INSTATE | PRIVATE

\$20,000/YR



HIGHER

OR



LOWER



@COOLSPEAK
ON INSTAGRAM + TIKTOK

UNIVERSITY OF CHARLESTON

**MONEY
BACK**



**UNIVERSITY OF
CHARLESTON**

COST/YEAR
INSTATE | PRIVATE



\$46,000/ YR

**MONEY
BACK**



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ON INSTAGRAM + TIKTOK

**MONEY
BACK**



COST/YEAR

PUBLIC | OUT OF STATE



@COOLSPEAK
ON INSTAGRAM + TIKTOK

TEXAS SOUTHERN UNIVERSITY

**MONEY
BACK**



COST/YEAR

PUBLIC | OUT OF STATE

\$25,000/YR



OR



@COOLSPEAK
ON INSTAGRAM + TIKTOK

TEXAS SOUTHERN UNIVERSITY

**MONEY
BACK**



COST/YEAR

PUBLIC | OUT OF STATE

\$34,898/YR



@COOLSPEAK
ON INSTAGRAM + TIKTOK

TEXAS SOUTHERN UNIVERSITY

4 MONEY OPTIONS FOR COLLEGE



- YOU MUST APPLY FOR (FAFSA)
- \$7,395 MAX FOR PELL GRANT

Visit: NASFAA.org

WV Invest

WV Promise



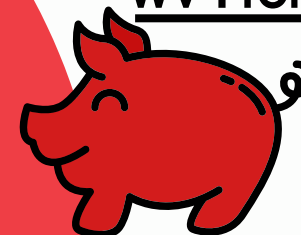
#1 Federal Government

- Grants
- Loans
- Work-study

#2

State Government

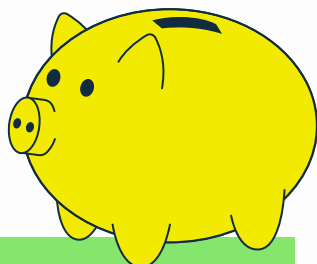
- Special State Programs that typically caters to residents



- **VISIT THE UNIVERSITY WEBSITE**

#3 Institution/ University

- Need-Based Aid
- Merit-Based Aid



#4 Scholarships From Organizations

- Foundations
- Civic Groups
- Corporations



APPLY TO 50+ SCHOLARSHIPS

Hinton Area Foundation

Beckley Area Foundation

THIS



\$10,000 IN LOANS

THAT



\$10,000 IN GRANTS



Or

THIS

THAT

WHICH IS TRUE?

**\$7,395 MAX FOR
PELL GRANT FOR
ACADEMIC YEAR**

**\$14,790 MAX FOR
PELL GRANT FOR
ACADEMIC YEAR**

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 SPECIAL IN-STATE GRANTS | SCHOLARSHIPS IF STAYING IN
STATE**

4. APPLY FOR SCHOLARSHIPS (MONEY FROM COLLEGE)

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**
- Instate Special Grants and Scholarships **Step 3**
- Institutional Scholarships | Money From College **Step 4**
- Local and National Scholarships **Step 5**

Do You Need Loans or More Funding?

Is Your Balance Positive?



You Need More Money.
Loans Can Be an Option

Is Your Balance Negative?



May Receive
A Refund Check

Step 6

Steps 2: FAFSA | Federal Money

Financial Aid Year 2024-2025

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

FAFSA -Federal Money

Academic Year

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

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

-

Instate Special Grants and Scholarships

Step 3

-

Institutional Scholarships | Money From College

Step 4

-

Local and National Scholarships

Step 5

Do You Need Loans or More Funding?

Is Your Balance Positive?

Is Your Balance Negative?



You Need More Money.
Loans Can Be an Option

May Receive
A Refund Check

Step 6

Step 3: Instate Money

\$0



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

- **0**

Instate Special Grants and Scholarships

Step 3

-

Institutional Scholarships | Money From College

Step 4

-

Local and National Scholarships

Step 5

Do You Need Loans or More Funding?

Is Your Balance Positive?

Is Your Balance Negative?



You Need More Money.
Loans Can Be an Option

May Receive
A Refund Check

Step 6

Steps 2: FAFSA | Federal Money

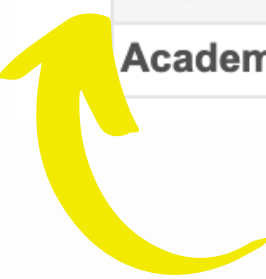
Financial Aid Year 2024-2025

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



Step #4: Money From College (aka) 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

- **0**

Instate Special Grants and Scholarships

Step 3

- **\$8,328**

Institutional Scholarships | Money From College

Step 4

-

Local and National Scholarships

Step 5

Do You Need Loans or More Funding?

Is Your Balance Positive?

Is Your Balance Negative?



You Need More Money.
Loans Can Be an Option

May Receive
A Refund Check

Step 6

Step 5: Scholarships Local, Regional, National

**Winner of
\$15,000**

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

- **0**

Instate Special Grants and Scholarships

Step 3

- **\$8,328**

Institutional Scholarships | Money From College

Step 4

- **\$15,000**

Local and National Scholarships

Step 5

Do You Need Loans or More Funding?

Is Your Balance Positive?

Is Your Balance Negative?



You Need More Money.
Loans Can Be an Option

May Receive
A Refund Check

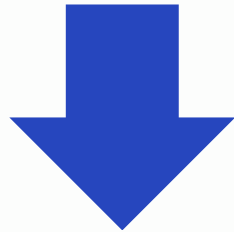
Step 6

Step 6: loans - Determine if you need loans!!



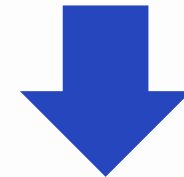
Subtract all grants and scholarships
awarded From the total cost of
attendance

Is Your Balance Positive?



You Need More Money.
Loans Can Be an Option

Is Your Balance Negative?



May Receive
A Refund Check

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

- **0**

Instate Special Grants and Scholarships

Step 3

- **\$8,328**

Institutional Scholarships | Money From College

Step 4

- **\$15,000**

Local and National Scholarships

Step 5

\$-4,601

Do You Need Loans or More Funding?

Is Your Balance Positive?

Is Your Balance Negative?



You Need More Money.
Loans Can Be an Option

May Receive
A Refund Check

Step 6



Scan to access slides, resources,
and a chance to win a **FREE** Keynote!

7/20	11:00 AM	MJ Bridges	Money Mindsets That Stick: Financial Literacy Classroom Takeovers for Rural First-Gen Success
7/20	4:00 PM	Ernesto Mejía	Stop Losing Families in Translation: Planting Seeds for a New Model of Bilingual Family Engagement
7/21	2:30 PM	Carlos Ojeda Jr.	A Fantastic Voyage to College: Designing Transformational Transition Boot Camps
7/22	11:00 AM	Chris Collins	Flipping the Script: Helping Scholars Overcome Impostor Phenomenon in College Access Programs

clspk.com/younganddebtfree



Part of the CoolSpeak Family
coolspeak.com
info@coolspeak.net





Thank You For Having Me

Email

info@younganddebtfree.com

Website

www.younganddebtfree.com

YDF Instagram

@younganddebtfreeatl

More Lesssons



@moneybackafterschool



YOU

TRY





MONEY BACK

MIDDLE & HIGH SCHOOL EDITION

"25 Interactive Lessons to Build a Solid Foundation in Budgeting, Savings, Cost Of Living, Credit and More."



M J B R I D G E S



NCCEP 2026





#1

#2



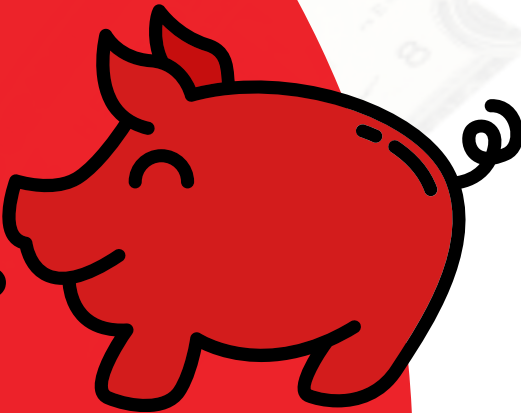
Federal Government



- Grants
- Loans
- Work-study

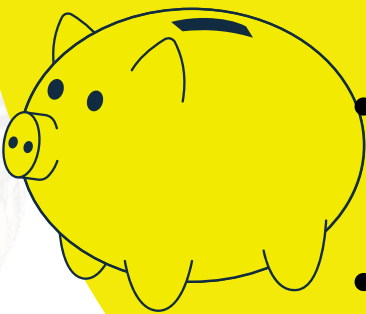


State Government



- Special State Programs that typically caters to residents

Institution/University



- Need-Based Aid
- Merit-Based Aid



#3

Scholarships From Organizations



- Foundations
- Civic Groups
- Corporations



#4

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
- Instate Special Grants and Scholarships Step 3
- Institutional Scholarships | Money From College Step 4
- Local and National Scholaships Step 5

Do You Need Loans or More Funding?

Is Your Balance Positive?

Is Your Balance Negative?

Step 6



You Need More Money.
Loans Can Be an Option



May Receive
A Refund Check

About MJ Bridges



@younganddebtfreeatl



info@younganddebtfree.com

MJ Bridges is not your average financial coach; he is the comeback king with a story to prove it. MJ is a former high school math teacher who found himself on the side of the interstate with no money for fuel in January 2014. MJ claims this was one of the best experiences of his life because it was his, “come to Jesus” moment with money. At the time, MJ was 25 years old and just like many ambitious millennials, moved to Atlanta to build a career as an entrepreneur. However, debt was holding him hostage from financing his dreams. So, MJ eliminated \$96,942 of consumer and student loan debt and started a financial literacy service called, “Young & Debt Free.”

Now MJ is on a mission to teach young people the skills he mastered – the foundations of personal finance such as budgeting, credit, debt elimination, and understanding college costs. Let MJ show your students how to be young and debt free.