AZ FTRS
ARIZONA FUTURES PROJECT

CHAPTER TWO

Fund Your Future

You already know what you want your life to look like. Now comes the part nobody taught you: *how to actually pay for it.*

BEFORE LESSON 1 · THE FOUNDATION

The Career Map

Before a single money word shows up, this chapter asks you one thing. Not what you're good at. Not what pays the most.

What do you love?

That answer becomes the lens for **every** lesson that follows. Your budget gets built around your career. Your investing connects to your timeline. This isn't generic money advice copied for thirty kids at once. It's yours. So grab a pen and actually fill it in.

START HERE

When you've got totally free time and nobody's telling you what to do, what do you find yourself doing or thinking about? Start there, then follow the path that sounds like you.

A
I've got a good sense of what I like

Answer these four. Your gut is enough.

1 People, ideas, or things?

2 Creative freedom, or clear right answers?

3 Help people directly, or build something that helps at scale?

4 Indoors or outdoors?

→ **Lands you on one of the six clusters.**

B
Kind of an idea, but not sure

No wrong answers. Just be honest.

1 Which school subject do you not completely hate?

2 What would you do all day if grades and money didn't matter?

3 What do people come to you for help with?

4 What makes you proud when you nail it?

→ **Points you at one or two to explore.**

C
No idea at all, and that's fine

Most people are here. Start anyway.

1 Read the six clusters on the next page.

2 Pick the one that sounds *least boring* right now.

3 That's your start. No commitment, just a direction.

→ **Every map starts somewhere. Start here.**

THE SIX CAREER CLUSTERS

Six directions, real Arizona salary ranges. Find the one that pulls you. Whatever you land on rides with you through every lesson after this.

01 Healthcare & Helping

$38k to $75k

CAREERS
Nurse, doctor, physical therapist, counselor, pharmacist.

YOU DO
Help people heal, recover, and live healthier.

YOU BRING
Science brain, people skills, real care for others.

02 Technology & Building

$55k to $95k

CAREERS
Software engineer, cybersecurity, game dev, data analyst.

YOU DO
Build the apps and systems the world runs on.

YOU BRING
Problem-solving, logic, and a habit of learning.

03 Business & Finance

$45k to $85k

CAREERS
Analyst, accountant, entrepreneur, marketing lead.

YOU DO
Help people and companies manage money and grow.

YOU BRING
Numbers, strategy, and a competitive streak.

04 Creative Industries

$35k to $70k

CAREERS
Designer, architect, filmmaker, photographer, creator.

YOU DO
Make what people watch, wear, and live in.

YOU BRING
Creativity, grit, and the nerve to build your own path.

05 Trades & Skilled Labor

$42k to $80k

CAREERS
Electrician, plumber, HVAC, welder, mechanic.

YOU DO
Build and maintain the physical world.

YOU BRING
Hands-on skill, problem-solving, independence.

06 Education & Public Service

$35k to $65k

CAREERS
Teacher, social worker, nonprofit lead, lawyer.

YOU DO
Serve communities and shape what comes next.

YOU BRING
Patience, people skills, a bigger-than-a-paycheck why.

Career Map Result

FILL THIS IN

My career cluster _____

The career in it I want most _____

$_____
MY STARTING SALARY

This number rides shotgun the whole chapter. Every budget, every scenario, every calculation uses yours, not somebody else's.

LESSON ONE

01 Where Your Money Goes

It vanishes for a reason. Once you see the reason, you take back control.

Think about the last thing you bought. Did you actually *decide* to buy it, or did it just kind of happen? ***If you can't tell, you're not weird. That feeling is exactly why so many people stay broke. Let's fix it before it starts.***

— WHY BUYING FEELS SO GOOD

When you buy something, your brain hands you a little hit of **dopamine**, the same good feeling you get from a song you love or a win in your favorite game. You're built to enjoy it. And the apps know it. The countdown timer, the "only 3 left," the creator wearing the exact thing you wanted, that's all on purpose. It's built to make you *feel* before you *think*.

ON PURPOSE
You picked it. It fits what you care about and what you can spend.

ON A FEELING
You bought a mood. It wears off fast. The money doesn't come back.

Here's the wild part: the stuff you're *most* into, your sport, your music, your game, your style, is exactly where you slip up most. That's not bad. Your passion just needs a plan, not a ban.

> **The 7-day test.** Want something that isn't a real need? Wait one week. Still want it and the money's there? Get it, no guilt. Usually the urge is just gone, because you wanted the rush, not the thing.

$25,000. Spending $5 a day without thinking is $1,825 a year. Saved and grown over 10 years, that's over twenty-five grand. Small stuff never stays small.

GAME Passion vs. Wallet

Grab your two biggest things you're into from your Career Map. Be real, nobody's grading you.

1 _____

2 _____

Last thing one of them made you want to buy. Did you plan it, or did it just happen?

_____

_____

SCENARIO The App Knows You

You open an app for 15 minutes. It already knows what you love, throws a timer on it, and says 400 people bought it today. Suddenly you're about to spend **$65** you never planned to.

Which app or feed gets you like this every single time?

_____

Last 3 times this happened, how many would you still buy after 7 days? __/3

PERSONAL My Passion Fund

Pick a real number you'll set aside for the thing you love. Now it's planned, and it's yours.

The thing I'm into _____

I'll save this much a month $ _____

What I'm saving up for

_____

CHALLENGE Rewire One Habit

Pick one money habit tied to your passion you want to **change, not quit.**

How I do it now _____

The smarter version _____

One thing I'm doing differently this week

_____

REAL TALK

Nobody wins with money by just trying harder. You win by knowing yourself well enough to build a system that fits the real you. **You just built yours.** *Now go run it.*

LESSON TWO

02 Make Money While You Sleep

Your favorite creator and a broke kid can pull the same views. Here's the difference.

Two creators blow up the same week. Same views, same checks. Two years later, one is still filming from their childhood bedroom and the other bought their freedom. ***Same money in. Totally different ending. The difference is just what they knew.***

TWO WAYS MONEY SHOWS UP

YOU WORK FOR IT

You show up, you get paid. Stop showing up, it stops. A shift, a gig, a job.

IT WORKS FOR YOU

Money lands even while you sleep. A song on repeat, an app, a clip going viral, money invested.

You build the second kind on the side, starting with whatever your first job pays.

YOUR FIRST CHECK WILL LIE TO YOU

The day you land that first job, the money that hits your account is smaller than the number you were promised. A chunk comes out before you ever see it. You keep about **72 cents** of every dollar.

$3,600. A $60,000 job is about thirty-six hundred a month, not five grand. Not a scam, just how it works. Now you won't get blindsided.

TRY IT Take the salary from your Career Map, times 0.72, divided by 12. That's your real monthly money. Write it down, you'll use it all chapter.

GAME Whose Paycheck?

Match each job to the real money it actually pays each month. Trust your gut, then check.

JOB	SALARY	MATCH
Teacher	$42k	___
Engineer	$90k	___
Nurse	$62k	___
Designer	$48k	___

A $5,400 **B** $2,520 **C** $3,720 **D** $2,880

SCENARIO The Group Chat Flex

A friend brags they landed a $64k job. The chat is hyped. Then payday hits and it's not what anyone pictured.

What they said
"I'm making **$5,300 a month!**"

What hit the account
About **$3,840 a month.**

They already promised to spot everyone concert tickets. What should they actually have said?

PERSONAL Your Real Number

Use the dream career and salary from your map.

My dream career _____

Salary $ _____ Real monthly $ _____

The life you drew in Chapter 1 costs more than that. So what's your move?

Spend smarter · level up your career · build income that works for you

CHALLENGE Make Money in Your Lane

Take your dream career. Name a way it could pay you even when you're not on the clock.

A "works for you" idea that fits my passion

If you started it at 16 instead of 35, what changes?

REAL TALK

The number people brag about is never the money they actually keep. It's always smaller, and it shrinks every time you spend without thinking. But you already know that now. **Most people your age don't.** *That head start is yours.*

LESSON THREE

03 Budgeting

A budget isn't a list of no's. It's a plan that protects the stuff you actually love.

You get $100 for your birthday. For about four days, you feel rich. Then it's just... gone, and you can't even say where. ***That feeling follows people their whole lives, until someone shows them how to stop it.***

Real talk: right now most of your money is probably wants, and that's normal. That's exactly why building the save-first habit is easier today than ever.

TRY IT Take your real monthly money, times 0.50, 0.30, and 0.20. Those three numbers are your budget. A simple one you actually use beats a perfect one you never start.

— THE 50 / 30 / 20 PLAN

50% NEEDS
Can't-skip stuff: phone bill, a bus pass, lunch.

30% WANTS
Your life: friends, drops, games, your passion fund.

20% SAVE
Goes first, not whatever's left at the end.

GAME Spend Your $120

You've got **$120** of wants money. This list costs way more. Check what makes the cut, stay under $120, and be ready to defend it.

Sneakers	$85 ___	A new outfit	$70 ___
Concert tickets	$65 ___	Music streaming	$12 ___
Game subscription	$15 ___	Your passion thing	$50 ___
Food with friends	$40 ___	My total $ _____	

DEBATE A friend spent their $120 totally differently. Whose choices hold up better a year later?

SCENARIO Same Money, Different Ending

Two friends each get $800 for the summer. Three months later, look at the gap.

Friend A · $900 saved
Saved **$160 first**, lived on the rest.

Friend B · $40 left
Saved **nothing**, even borrowed $90.

What did Friend A do that B didn't? And whose habits look more like yours right now?

PERSONAL Your Real Budget

Not someday money. The money you actually touch now: gifts, chores, a small job.

My monthly money $ _____

50% Needs $ _____ 30% Wants $ _____

20% Save $ _____ toward _____

Does this protect what you care about most?

CHALLENGE The Temptation Test

For each one, write what you'd *really* do, then the smart move.

A friend wants you to chip in your exact $80 of savings.

Real _____ Smart _____

Your passion thing drops to $45, but your savings goal isn't met yet.

Real _____ Smart _____

REAL TALK

A budget isn't about being perfect. It's about being on-purpose more often than not. You'll mess up sometimes, everyone does. **The difference is having a plan to come back to.** *You just made yours.*

LESSON FOUR

04 Banks & Where Your Money Lives

A bank is a business, not your buddy. Some are great. Some quietly cost you.

You save up $500 for something you actually want. You park it in a bank and wait. A year later it's $483. Nobody robbed you. ***The bank just nibbled it away in tiny fees while it loaned your money out and kept the profit.***

— THE TWO ACCOUNTS YOU NEED

CHECKING

Your wallet. Money moves in and out with a debit card. Not built to grow.

SAVINGS

Your safe. Earns interest. Your 20% lands here first, before anything else.

One choice matters a lot: a regular **bank** works to make profit for its owners. A **credit union** is owned by its members, so it usually has lower fees and pays you more. Same service, better deal.

Watch for the traps: monthly fees, low-balance penalties, overdraft charges ($34 each), and out-of-network ATM fees. People who dodge them just read the fine print first.

TRY IT Look up Fidelity, Schwab, or Ally: no monthly fee, no minimum, real interest. A parent can help you open one in five minutes. No job needed.

GAME Bank or Trap?

You're 14 with $400 from gifts and odd jobs, no steady income. Which account wins, and which is a trap?

ACCT	FEE	RATE	ATM
A	$12/mo	0.01%	$3 out
B	$0	4.8%	Free
C	$0*	0.5%	$2 out
D	$5/mo	2.1%	Free

*only if you keep $1,500 in it.

Best ____ Trap ____

Account D is "only" $5 a month. Over 3 years that's $180. Still feel small?

SCENARIO The Invisible Drain

Three friends each save $600 and forget about it for a year. Same start, different banks.

Big bank
Fees + ATMs. Ends **$452**.

Credit union
No fees, 4.5%. Ends **$627**.

Local bank
Lots of ATM trips. Ends **$564**.

That's a $175 gap for doing nothing. What one choice caused it?

PERSONAL Your Pick

Bank or credit union for you, and why?

The one fee that makes you walk away instantly:

CHALLENGE Win the Argument

A friend picks Account A just because it's a "big name." Talk them out of it using real numbers.

REAL TALK

A bank is a business. Some treat you right, some quietly take your money while you look away. The only difference is ten minutes of checking before you sign up. **You just did that.** *A lot of adults never have.*

LESSON FIVE

05 The Cut Nobody Warns You About

The app store takes 30%. A platform takes its cut. So does your paycheck.

When a creator gets paid, the platform takes a cut. When a game sells, the app store grabs 30%. Your paycheck is the same: the government takes its cut before the money reaches you. ***Knowing it's coming is the whole difference.***

WHERE THE CUT GOES

It's not gone for nothing: taxes pay for the roads you ride and the schools you're in. Add it up and about **25 cents** of every dollar comes out before payday.

GROSS
The big number people brag about. The one before the cut.

NET
What actually lands in your account. Your real money.

TRY IT Your Career Map salary, times 0.72, divided by 12. That's your real monthly money after the cut, and your whole budget runs on this number, not the salary.

GAME Level Up Your Paycheck

Find your field. Your first job and where you can level up sit side by side, so you see what climbing in **your** lane is worth. Circle your row.

YOUR FIELD	STARTING OUT	TAKE-HOME	LEVELED UP	TAKE-HOME
Healthcare	Registered Nurse	$3,720	Nurse Practitioner	$7,200
Technology	Software Engineer	$5,700	Senior Engineer	$9,600
Business	Financial Analyst	$3,900	Finance Director	$10,800
Creative	Graphic Designer	$2,880	Creative Director	$6,600
Trades	Electrician	$3,300	Master Electrician	$5,100
Education	Teacher	$2,520	School Principal	$5,700

My start $ _____ Leveled up $ _____ Monthly jump $ _____

SCENARIO The Paycheck Shock

Three friends land first jobs in careers they love, each with big plans for that first check.

Audio engineer
Wanted new gear. Expected $4,333, got **$3,120**.

Electrician
Eyeing a car. Expected $4,583, got **$3,300**.

Game artist
Moving out. Expected $3,333, got **$2,400**.

Each already promised that money to something. Pick one: what happens now?

CHALLENGE Two Cities, One You

Same job, two offers: Phoenix near family (small tax) or Austin for $4k more but you know nobody (no tax).

Which do you take, and what does that say about what matters to you?

REAL TALK

You don't deal with taxes yet. But the day you do, you'll be the only one who saw the cut coming. That first paycheck throws people off hard. **You'll just nod.** *That's what knowing things early does for you.*

06 LESSON SIX

Make Your Money Grow

Saving keeps your money still. Investing puts it to work while you sleep.

Back in 2012, a 14-year-old asked his dad to put his birthday money into Netflix. Dad said no, too risky. That $1,000 would be worth over $40,000 today. ***Nobody lost anything. They just didn't know. Now you will.***

WHY SAVING ALONE ISN'T ENOUGH

Every year, stuff costs about 3% more. That's **inflation**. Sneakers that are $120 today are $124 next year, but $120 sitting in a savings account stays $120 and buys less. Investing is how your money grows *faster* than prices. Buy a share of Nike and you own a tiny piece of Nike, so when it grows, you grow.

THE WORDS, IN PLAIN ENGLISH

Stock. A slice of one company. It goes up and down with that company.

Index fund. Tiny pieces of hundreds of companies at once. Most experts can't beat it.

Compound interest. Your money earns money, then *that* earns money. Slow at first, then it explodes.

Roth IRA. An account that grows tax-free. $3,000 invested at 14 can become about $96,000 later.

YOUR SECRET WEAPON: TIME

Bigger risk means a bigger possible reward, but a bigger possible drop too. Here's your edge: you've got *decades* before you'll ever need this money. If it dips tomorrow, you have years to bounce back. **Time fixes almost every mistake.** Nobody older gets that deal, and you can't buy it back later.

$96,000. $3,000 invested at 14 grows to about $96,000 by the time you're older. The same $3,000 started at 30 grows to about $22,000. Same money, started earlier, four times the payoff.

START NOW A parent can open a custodial account at Fidelity, Schwab, or Vanguard. No minimum, no fees, start with $1. Even babysitting or mowing money counts as a start.

SCENARIO

Same Age, Different Moves

Two 15-year-olds each get $800 from birthday and holiday money.

Alex · future engineer
Invested all $800, plus $20 a month. By 65: about **$137,600**.

Jordan · future designer
Spent $600 on clothes that sharpened their eye, saved $200. By 65: about **$201**.

Jordan's $600 actually grew the design taste their career runs on. So is Jordan wrong? Where's the line between investing in your passion and just spending?

LESSON 6 Saving, Investing & Growing Money

CONTINUED

GAME Your Passion Portfolio

Real companies, real 10-year returns. Circle every one whose stuff you've used, worn, played, or eaten this month. You already make them money, so why should they be the only ones cashing in?

COMPANY	WHAT THEY MAKE	10-YR	$500 →	YOU?
Nike	Sneakers, athletic wear	+185%	$1,425	___
Apple	iPhone, AirPods, Mac	+820%	$4,600	___
Spotify	Music streaming	+45%	$725	___
Netflix	Shows and movies	+390%	$2,450	___
Electronic Arts	FIFA, Madden, Sims	+280%	$1,900	___
Chipotle	Fast-casual food	+1,100%	$6,000	___
Tesla	Electric vehicles	+1,400%	$7,500	___
Adobe	Creative software	+850%	$4,750	___

The one that connects to my dream career _____

PERSONAL Your Head Start

My dream career _____ Age I'll start earning _____

Count the years from there to 65. That's how long your money gets to grow, and time is the whole game.

Years my money can grow _____ I could start with $ _____ a month

In one sentence: what could that money become for the life you drew in Chapter 1?

CHALLENGE What Kind of Investor Are You?

Circle a number for each. No right answer, just get to know yourself. Then add them up.

Your money drops 40% overnight. You...

Sell **(1)** · Hold **(3)** · Buy more **(5)**

$1,000 to invest. You put it in...

One company **(5)** · Index fund **(2)** · Both **(3)**

How long until you need this money?

Under 5 yrs **(1)** · 10-20 **(3)** · 30+ **(5)**

My total _____

3-6 Careful · 7-10 Balanced · 11-15 Bold

Write your plan in one line: what you'll invest in, how much, and when you'll start.

REAL TALK

You don't have to be rich, grown, or an expert. The kid who put $1,000 in Netflix didn't know more than anyone else. He just did something while everyone else waited. The best time to start is always sooner than you think. The only question is whether you will.

LESSON SEVEN

07 Credit: Your Money Reputation

A three-digit number you haven't even started yet will shape your whole life.

You and a friend buy the same drop, same day, same price. You pay with debit: $85, done. Your friend puts it on a credit card and pays the minimum: it ends up costing $127. *Same exact thing. $42 more, for one different move.*

WHAT A CREDIT SCORE IS

It's a number from 300 to 850, basically a rep score for money. Like clout, it takes forever to build and seconds to wreck. It decides if you get the apartment, the car, sometimes even the job. **Same money, different score, totally different deal.**

800-850	Best rates. Lenders compete for you.
740-799	Almost everything, excellent rates.
670-739	Most doors open.
580-669	Higher rates, some rejections.
Below 580	Most lenders say no.

THE FIVE THINGS THAT BUILD IT

Pay on time, 35%. The biggest one. One late payment can sting for years.

How much you use, 30%. Keep what you owe well under your limit.

How long you've had it, 15%. Longer is better, so starting early wins.

Mix & new sign-ups, 20%. A few types handled well helps; too many at once hurts.

GOOD DEBT
Buys something that grows: career training, a car to get to work, a business.

BAD DEBT
Buys something that fades fast: impulse stuff you put on a card.

$790. Put $500 on a card at 24% and pay only the minimum and it takes 4 years and costs $790. Pay it off in full each month and you pay zero extra. That one habit is the whole game.

HOW TO START NOW

Get added to a parent's card. Their good history builds yours. You don't even have to use it. No income needed.

Secured card. Once you earn a little, put down a small deposit, use it for tiny things, pay it off every month.

STAY AWAY FROM Payday loans, stacking Buy-Now-Pay-Later across apps, and store cards. All three are built to trap you, not help you.

SCENARIO

Two Friends, One Number

Both turn 22 and apply for the same apartment, same income. The only difference is what they did from 14 to 22.

Friend A · score 740
Added to a parent's card at 15, secured card at 18, always paid in full. **Approved on the spot.**

Friend B · no score
Never thought about it. **Needs a co-signer or three months up front.** Doesn't have it. Loses the place.

Years I've got to build mine before it matters

A friend says a low score is no big deal. What are they missing if this keeps happening for 10 years?

LESSON 7 **Credit & Debt**

CONTINUED

GAME Score Consequences

Six people, six scores, six very real outcomes. Match each score to what it gets them, then check the answer.

PERSON	SCORE	MATCH
Aaliyah	815	___
Marcus	720	___
Jordan	650	___
Priya	580	___
Devon	490	___
Sofia	310	___

A $15k card at 12%
B Car loan at 3.9%
C Apartment, but extra deposit
D Co-signer required
E Car loan 19%, pays $10,500 more
F No major bank will approve a card

Same $25k car: Devon pays about $38k, Aaliyah about $27.5k. The only thing that created a $10,500 gap was what?

In the career you chose on the Career Map, is excellent credit more or less important than in other fields? Why?

PERSONAL Credit & Your Career

Will your career path need real debt (school, certs, gear, startup)? Good or bad debt?

What might you be tempted to put on credit before you fully understand it?

The smarter way to get that thing without falling into the interest trap:

CHALLENGE Build to 700 by 18

You're 14. Goal: a score above 700 by the time you turn 18. Map the four years, then make your case.

Yr 1 (now)

Yr 2

Yr 3

Yr 4, age 18

Who I need to involve

First thing I'd use that score for

A friend says credit doesn't matter until you're older. Argue back with specifics from this lesson.

REAL TALK

A credit score is built years before you need it. The 22-year-old who gets the apartment and the better car rate didn't get lucky. **They just started earlier than everyone else.** *You now know exactly how. The only question is whether you will.*

CHAPTER TWO · CLOSE

What you built here

You found your direction and your real number. You saw the habits tied to your passion and built a system to run them on purpose. You learned how banks, paychecks, investing, and credit actually work. *And every single piece connected back to you, your career, your goals.*

The words you now own KEEP THIS PAGE

Dopamine L1
The brain's "buy it" rush. Real, and totally normal.

Take-Home Pay L2
What's left after taxes. Your *real* money, about 72% of the salary.

50 / 30 / 20 L3
Split your money: needs, wants, and savings.

Gross vs. Net L5
The big offer number vs. what actually lands in your account.

Index Fund L6
Tiny pieces of hundreds of companies in one buy.

Roth IRA L6
An account that grows tax-free. Start it crazy early.

The 7-Day Test L1
Wait a week before buying any want. The urge usually fades.

Passive Income L2
Money that comes in even when you're not working.

Credit Union L4
A bank owned by its members. Usually a better deal for you.

Inflation L6
Prices creeping up about 3% a year, so money just sitting loses value.

Compound Interest L6
Money that earns money, that then earns even more.

Credit Score L7
A 300 to 850 number that's your money reputation.

Now go build it.