

## Overview

Welcome to the Your Money Vehicle Owner's Manual! Our mission is to help people begin their money journey, and this owner's manual will help you do just that. This guide will help to bring clarity to your financial journey and build your confidence with money.

You'll be able to use this manual as not only a guide throughout the Money Vehicle course and your financial journey, but also as a journal to track your progress and be able to use it as your financial plan going forward.

This is designed as a 12-week program. The first 10 weeks will cover the questions one will typically ask when starting their financial journey, and they each represent their own chapter:

Q 1: Why should I care about money?	Q 6: How do I start investing?
Q 2: How does money create money?	Q 7: How should I manage risk?
Q 3: What can I do to control my money?	Q 8: How do I protect myself online?
Q 4: Where should I put my money?	Q 9: Is all my money taxed the same?
Q 5: What is the <i>Credit Trap</i> ?	Q 10: What is my best advantage today?

The remaining two weeks will include a character project and final exam (in weeks 11 and 12 respectively). After completing the program, you will receive your certification.

Remember, your financial journey is about controlling things that are IN your control. The mastery of money comes from being conscious of your mistakes and repeating your successes. If you do not take the time to reflect on your progress or actions, you won't be able to understand how to improve.

## What's Included and Required Materials

Inside this manual, you'll find the following information to help you along your journey:

- Instructions to guide you through the program
- Research and writing assignments
- Spending trackers
- Case studies
- Tips and tricks

The following materials are required to access and complete this program:

- Internet access
- The *Your Money Vehicle* textbook (eBook included with this course)
- Teachable platform access to the *Money Vehicle* course
- Calculator with financial functions or access to an online financial calculator
- Access to a printer if you would like physical copies of the material

### Using the Teachable Platform

This program is housed on the Teachable learning platform. To access your course, use the following instructions:

1. Login to [Teachable](#) using your login name and password.
2. Click **My Courses** in the top right.
3. Your course should now appear as an option. Click the *Money Vehicle* course.
4. Click **Start** in the top left to begin the course (note: if you are returning, the **Start** button will take you to where you last left off.)

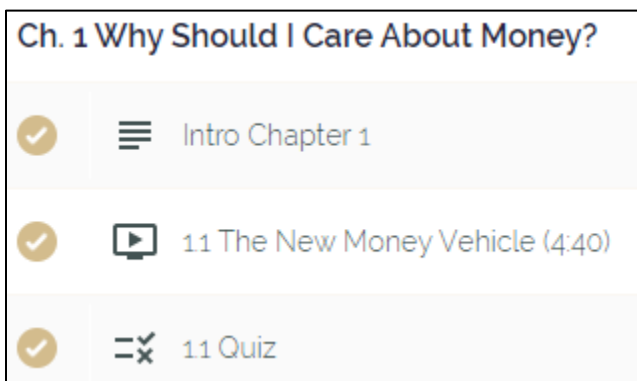
Your progress is tracked in the top left, and as you scroll down the page, your progress will remain visible. A checkmark will appear to the left of each topic when you have completed it. You must complete your current section before moving on to the next one.

The platform allows you to navigate through the sections in two separate ways:

- A. Using the navigation buttons in the top right (**Complete and Continue** to move forward, **Previous Lecture** to move backward)



2. Clicking the lessons on the left-hand side of the page

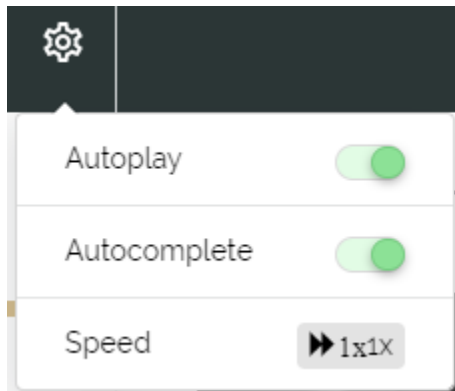


There are also additional controls within the platform you can access through the settings icon titled autoplay, autocomplete, and speed:

**Autoplay:** Videos will play automatically when the section starts

**Autocomplete:** You will automatically be moved to the next section once the lesson ends


**Speed:** Increases the speed of the video








Video controls are located below the video:



## Program Layout

Each chapter has its own learning assignments to help you move through your financial journey. Section titles that have the Teachable icon  next to them represent sections that have content inside the Teachable platform. Section titles that do not have the icon represent external activities that will not appear in Teachable. Here is a full list of icons you will see next to section titles throughout the program:

-  Teachable
-  Activity
-  Research Assignment
-  Quiz
-  Assessment

## End of Chapter Check-In

Throughout this program, certain chapters will allow you to track your expenses throughout the week. However, each chapter in the program includes an *End of Chapter Check-In* for you to start thinking about some of your spending habits. As you go through the week, start thinking about the questions below. At the end of the chapter, you'll record your answers.

- How much did you save this week?
- What was the best thing you bought? What's something you won't buy again?
- What is your credit card balance?

## Chapter One: Why Should I Care About Money?

Welcome to Driving Your Money Vehicle! In this chapter, you'll be introduced to the Money Vehicle course and your instructor, Jed Collins. The remainder of the week will discuss why you should care about money with topics that cover changes to the financial landscape, the Golden Rule of Money, and setting RICH goals.

### t: Section 1.0 Let's Begin

**Download:** Read the introductory write-up for "Let's Begin!" inside Teachable.

### t: Section 1.0 Course Intro

**Video:** Watch the *Course Intro* video (1:07 min)

**Join the Facebook Community:** You aren't alone in this. There are others just like you who are going through a financial journey! Introduce yourself in the Facebook Community.

**Download:** Make sure you download the PDF resources in the Course Intro section of Teachable (this includes the Money Vehicle checklist, the Money Vehicle glossary, and the Money Vehicle eBook).

**Writing Assignment:** Your finances are a journey. At the beginning of this journey, you may not be aware of how to start, or even how to define money. Use the questions on the next page to help you start thinking about your personal finances. Write your responses in the boxes below.

What has your experience with money been, how has your family handled money, and what is your current system for handling money?

What does money mean to you today?

**t:** Section 1.0 Course Intro (Continued)

What about money scares you?

Define a *Financially Literate Person*.

How will not setting a financial plan impact your future?

**t:** **?** Section 1.0 Where does YOUR Journey Begin?

**Pre-Test:** Before you start to dive into the content, it's good to see where you currently are. Inside Teachable in the *Where does YOUR Journey Begin?* section, read the introductory information, and then take the pre-test. At the end of this program, you'll take the exam and you'll be able to see just how much you've learned!

**t:** Section 1.0 Who is the Guy Teaching?

**Video:** Watch the *Who Is the Guy Teaching?* video (4:40 min). Then, read the quick analysis of The Dream below the video before starting the chapter one introduction.

**t: Section 1.1 Chapter One Introduction**

Now that you've been introduced to the course, you'll get to find out what the money vehicle is.

**Download:** Review the *Why Should I Care About Money?* PDF in Teachable.

**t: Section 1.1 The New Money Vehicle**

**Video:** Watch *The New Money Vehicle* video (4:40 min)

**Writing Assignment:** After watching the video, complete the writing assignment below.

What financial system has been going extinct for the last 20 years?

Write out all the money vehicles you are currently using:  
Income (i.e., job, freelance work, etc.)

Accounts (i.e., checking, saving, investments, etc.)

Finish the sentence: Money is:

**t: Section 1.1 The New Money Vehicle (Continued)**

What is the current landscape? Choose the best answer:

- 1) Can depend on Social Security for freedom
- 2) Can depend on a pension system for freedom
- 3) Can depend on a bank account for freedom
- 4) Can depend on creating a financial plan for freedom

**t: ? Section 1.1 Quiz**

**Video:** Watch the *Financial Wellness Part 1* video.