GOT MORTGAGES CARES • STUDENT FINANCIAL LITERACY

YOUR FUTURE.
YOUR MONEY.
YOUR OPPORTUNITY.

CAREERS / FINANCIAL CONFIDENCE / LIFE SKILLS

SMALL STEPS TODAY. BIG POSSIBILITIES TOMORROW.

MEET YOUR SPEAKER

WHO I AM

ABDEL KHAWATMI

FATHER • ENTREPRENEUR • COMMUNITY ADVOCATE

Rutgers University graduate • Montclair State University master’s degree

Mortgage industry leader • National speaker • Financial literacy advocate

Proud to serve through Got Mortgages Cares

“Your starting point does not determine your destination.”

TODAY’S ROADMAP

01

Dream + explore

02

Earn + understand

03

Save + plan

04

Choose + grow

YOUR FUTURE IS FULL OF POSSIBILITIES

> **You don’t need every answer today. Start building your future today.**

Curiosity • Confidence • Consistency

STUDENT REFLECTION / 02

WHAT DOES SUCCESS LOOK LIKE TO YOU?

- FREEDOM
- FAMILY
- PURPOSE
- OPPORTUNITY

There is no single definition of success.

CLASSROOM SKILLS → LIFE SKILLS

MATH

Paychecks and budgets

WRITING

Resumes and communication

SCIENCE

Evidence and decisions

TEAMWORK

Leadership and careers

MANY PATHWAYS. REAL OPPORTUNITIES.

COLLEGE

Degree pathways

TRADES

Apprenticeships + technical skills

CAREERS

Training + advancement

BUSINESS

Entrepreneurship

YOUR SKILLS ARE AN INVESTMENT

> **Your skills are an investment that travels with you.**

Communication • Problem-solving • Reliability • AI literacy

WHY FINANCIAL CONFIDENCE MATTERS



FirstHome IQ 2026 survey • Gen Z and millennial adults, not high school students

CLASSROOM INTERACTION / 01

MONEY MYTH OR FACT?

MYTH	A higher salary always means more freedom.
FACT	Small savings habits can add up.
MYTH	Everyone needs the same career path.

Raise your hand. Explain your reasoning. Learn together.

YOUR FIRST PAYCHECK

$20
PER HOUR

× 20 HOURS / WEEK
× 52 WEEKS / YEAR

$20,800
ANNUAL GROSS PAY • before taxes

WOULD YOU RATHER? / 01

Your first paycheck

OPTION A

Higher-paying weekend job

OPTION B

Lower-paying job with mentoring

VOTE • PICK A SIDE • EXPLAIN WHY

No wrong answers — just thoughtful decisions.

DISCUSS THE TRADEOFFS / 01

Your first paycheck

A • Higher-paying weekend job

More income, but less free time and possibly more stress.

B • Lower-paying job with mentoring

Less immediate income, but valuable experience and guidance.

TAKEAWAY

Compare pay, learning, scheduling and long-term opportunities.

BUILD A BUDGET THAT REFLECTS YOUR GOALS

NEEDS

Essentials

WANTS

Choices

GOALS

Savings

ACTIVITY: THE $2,000 MONTHLY CHALLENGE

Housing

$750

Transportation

$250

Food

$300

Phone + utilities

$150

Savings

$200

Other / flexibility

$350

TOTAL = $2,000 • What would YOU change?

QUESTION

BUILD A BUDGET

You take home $2,000 this month. Which expense is generally a NEED?

A Streaming subscriptions

B Concert tickets

C Groceries

D Video game upgrades

ANSWER REVEAL

BUILD A BUDGET

C • GROCERIES

Food is a basic need. Wants are okay too—plan for necessities, goals and enjoyment within your means.

SMALL SAVINGS CAN GROW

$25 / WEEK

$1,300 / YEAR

$50 / WEEK

$2,600 / YEAR

Small steps. Repeated consistently.

WOULD YOU RATHER? / 02

Your first savings goal

OPTION A

Save for a new phone

OPTION B

Build an emergency fund

VOTE • PICK A SIDE • EXPLAIN WHY

No wrong answers — just thoughtful decisions.

DISCUSS THE TRADEOFFS / 02

Your first savings goal

A • Save for a new phone

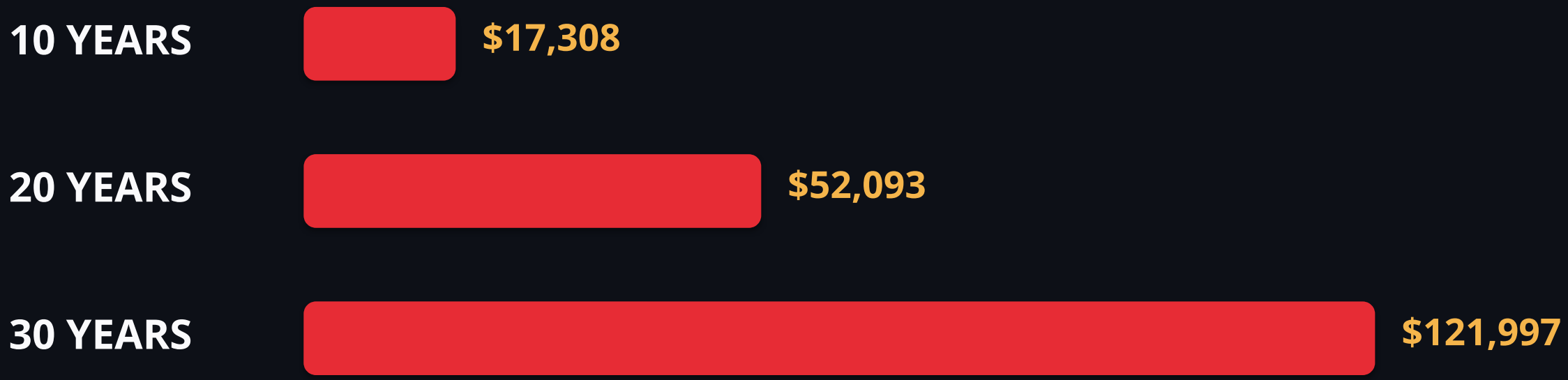
A meaningful purchase you can plan and enjoy.

B • Build an emergency fund

A financial cushion for unexpected expenses.

TAKEAWAY **You can work toward both; priorities and timing matter.**

ACTIVITY: TIME + CONSISTENCY



Illustrative: $100/month at hypothetical 7% annual return; not guaranteed.

CREDIT: BUILDING TRUST OVER TIME

> **Build trust with your future self.**

Pay on time • Borrow thoughtfully • Ask questions

QUESTION

CREDIT CONFIDENCE

Which habit generally helps build a positive credit history?

A Paying bills on time

B Missing a payment

C Maxing out a card

D Applying for many cards quickly

ANSWER REVEAL

CREDIT CONFIDENCE

A • PAY ON TIME

Payment history is a major factor in common credit scoring models. Borrow only what you can responsibly repay.

ACTIVITY: SPOT THE TRADEOFF

OPTION A

Buy the phone now with monthly payments

OPTION B

Save up first and buy later

Which choice has the lower TOTAL cost?

WHAT DOES INDEPENDENCE COST?

HOUSING

Plan ahead

GROCERIES

Plan ahead

UTILITIES

Plan ahead

TRANSPORT

Plan ahead

INSURANCE

Plan ahead

SAVINGS

Plan ahead

RENTING AND OWNING: TWO DIFFERENT CHOICES

RENTING

Flexibility • Monthly rent • Lease terms

OWNING

Equity potential • Maintenance • Taxes

QUESTION

FINANCIAL INDEPENDENCE

Which cost should you plan for when comparing renting and owning a home?

A Only the advertised payment

B Utilities and maintenance

C Only the moving truck

D Only furniture purchases

ANSWER REVEAL

FINANCIAL INDEPENDENCE

B • THE FULL COST

Housing decisions involve more than a headline price. Consider utilities, insurance, upkeep and other ongoing costs.

TEAM CHALLENGE / 03

BUILD YOUR FUTURE.

01 CHOOSE A CAREER

02 FIND A PATHWAY

03 PLAN YOUR PAYCHECK

04 SET A GOAL

Pick a career. Explore the training. Estimate take-home pay. Build a realistic budget.

HOMEOWNERSHIP STARTS WITH HABITS

> **Homeownership starts with habits, not a house.**

Income • Savings • Credit • Responsibility

GOT MORTGAGES CARES: LEARNING + SERVICE

FINANCIAL LITERACY

Got Mortgages Cares

COMMUNITY EDUCATION

Got Mortgages Cares

MENTORSHIP

Got Mortgages Cares

GIVING BACK

Got Mortgages Cares

gotmortgagescares.com

YOUR 90-DAY OPPORTUNITY CHALLENGE

01

Research a career

02

Develop a skill

03

Track your spending

04

Ask a mentor

WOULD YOU RATHER? / 03

Your future career

OPTION A

Four-year college pathway

OPTION B

Paid apprenticeship

VOTE • PICK A SIDE • EXPLAIN WHY

No wrong answers — just thoughtful decisions.

DISCUSS THE TRADEOFFS / 03

Your future career

A • Four-year college pathway

Broad academic study, with tuition and time commitments.

B • Paid apprenticeship

Earn while training, with a more occupation-specific path.

TAKEAWAY

Both can lead to rewarding careers; research fit, cost and growth.

WOULD YOU RATHER? / 04

Your first place to live

OPTION A

Rent with a roommate

OPTION B

Live with family and save

VOTE • PICK A SIDE • EXPLAIN WHY

No wrong answers — just thoughtful decisions.

DISCUSS THE TRADEOFFS / 04

Your first place to live

A • Rent with a roommate

More independence and shared housing costs.

B • Live with family and save

Potentially lower costs and more time to build savings.

TAKEAWAY **Consider relationships, responsibilities, affordability and goals.**

WOULD YOU RATHER? / 05

Your spending priorities

OPTION A

Buy something exciting today

OPTION B

Wait and save toward a goal

VOTE • PICK A SIDE • EXPLAIN WHY

No wrong answers — just thoughtful decisions.

DISCUSS THE TRADEOFFS / 05

Your spending priorities

A • Buy something exciting today

Immediate enjoyment, with less money available later.

B • Wait and save toward a goal

Delayed purchase, with more flexibility and planning.

TAKEAWAY **Financial confidence comes from intentional choices.**

YOUR FUTURE STARTS WITH YOUR NEXT STEP

> **You don’t need every answer today. Start building your future today.**

Curiosity • Confidence • Consistency

YOUR NEXT STEP STARTS HERE.

FREE FIRSTHOME IQ LEARNING RESOURCES

Explore at your own pace. Ask questions. Build confidence.

01 TAKE THE 5-MINUTE QUIZ
15 questions to test what you know and learn as you go.

02 WATCH SHORT VIDEO LESSONS
Understand saving, budgeting, credit and future housing choices.

03 EXPLORE CALCULATORS + A PLAN
Build a personal roadmap when homeownership becomes your goal.

04 KEEP LEARNING
Access a free guide and resources you can revisit later.

SCAN TO EXPLORE

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