

EDUCATE

EQUIP

EMPOWER

# FINANCIAL LIFE SKILLS

MR. FUNDY'S

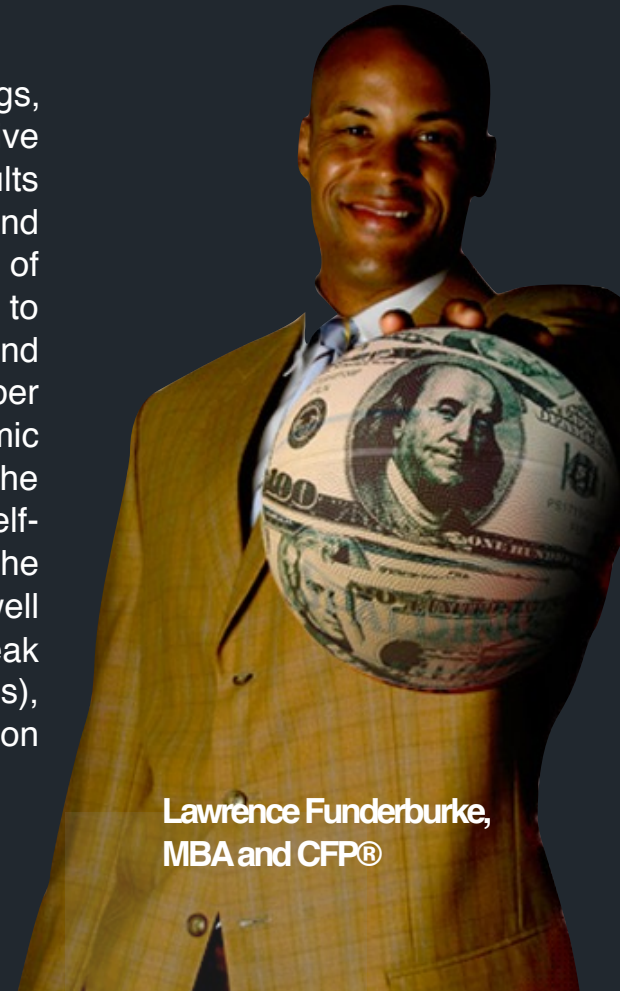
PLAYBOOK™



Former Ohio State basketball star and NBA player with the Sacramento Kings, Lawrence Funderburke, along with his wife Monya, have created an innovative and life-changing curriculum to educate, equip, and empower youth and adults personally, professionally, educationally, and financially. Customized games and apps in PDF format bring color, clarity, and comprehension to the subject of financial life skills. Using sports analogies and life events, Lawrence's gift to teach complicated concepts and terms in a language anyone can understand keeps participants engaged in this sensory learning experience – the number one key to helping the working poor and middle class achieve economic success. The Funderburke's mission, a nationwide assignment, is to bridge the growing wealth gap in America through personal responsibility, economic self-sufficiency, and financial education. They offer financial life skills camps in the summer and breakout sessions for youth when school is in session, as well wellness workshops throughout the year for adults. Here's a sneak peak of some of their unique Target Application Learning Modules (T.A.L.M.'s), which can serve as a standalone or supplemental financial education offering.

\*\*\*\*Business Field Trips and Industry Guest Speakers Augment the Learning Experience\*\*\*\*

**Lawrence Funderburke,**  
**MBA and CFP®**





# — Financial Management Learning Modules —



# Financial Management Learning Modules

## 1 Reality Days

Participants learn the eye-opening connection between education, earnings, and quality of life. Five random grade-point averages and realistic occupations with appropriate salaries are assigned to each participant. This real-life experience takes into account taxes, fixed and variable expenses, credit cards, and savings. Strategies include cash flow management, budgeting, and opportunity cost, among many others.

The screenshot shows the 'REALITY DAYS' game interface. At the top, it says 'REALITY DAYS' in large, bold letters. Below this, there's a 'PERSONAL INFORMATION' section with fields for 'OCCUPATION' (Transport Delivery Specialist), 'ANNUAL INCOME' (\$30,500.00), 'EDUCATION' (High School Diploma, Work Experience/Training), 'MONTHLY INCOME' (\$2,542.00), 'CHILDREN' (Infants 0, Toddler 0, Preschoolers 0, K-6 Grader 1), and '# in family' (1). There's also a 'GRADE POINT AVERAGE' of 2.0. Below this is a 'TAX CALCULATIONS' section with a table showing 'DESCRIPTION', 'DEDUCTION', 'DEPOSIT', and 'BALANCE'. The table includes 'Starting Gross Monthly Pay' (\$2,542), 'Federal Tax' (\$335), 'State and Local Tax (est. of gross)' (\$153), 'FICA Social Security/Medicare 7.65% of gross' (\$194), and 'Health Insurance (HMO - family coverage)' (\$167). At the bottom, there's a 'MONTHLY EXPENSES' section with a table showing 'DESCRIPTION OF TRANSACTION', 'PAYMENT', 'DEPOSIT', and 'BALANCE'. The table includes 'Housing' and 'Housing Options'.

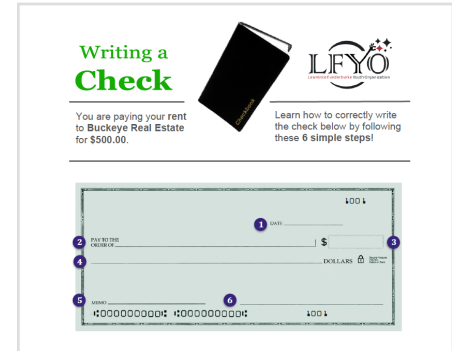
## 2 The Real Deal on Wealth

Based on their financial decisions made in **Reality Days**, participants are shown how to calculate their net worth in this game. Without question, the true measurement of wealth is the net worth or balance sheet statement. Key factors include an assessment of their hypothetical assets (cash & cash equivalents, investable, and use) and liabilities (short- and long-term) before arriving at net worth (assets – liabilities). They are also given a crash-course lesson in debt management while learning some of the key metrics involved in credit scoring, including capital, character, collateral, and capacity – The 4 C's of Credit. The fifth C is briefly covered as well – conditions (or how economic factors impact lenders' credit decisions).

# Financial Management Learning Modules

## 3 Checks and Balances

Check writing may be an "old school" habit, but today's "new school" students need to learn this very beneficial skill nevertheless. Students will learn the anatomy on how to write a check, understand the importance of a checking account, and how to use the checkbook register to balance an account. Real-world examples will help them develop fiscal diligence when writing a check, or recording inflows and outflows in the checkbook register, such as payments made for monthly expenses (rent payment, utility payment, etc.) and purchases (buying a pair of shoes, for example).



## 4 Let It Whip, Baby!

Buying a car is one of the most important decisions that a person will make. Affordability, reliability, and credit terms are just a few things to consider outside of the superficial "eye test." Car insurance, fuel expenditures, and maintenance (or upkeep) are additional factors. Participants learn how much car they can afford based on rule of thumb averages and considerations.

# Financial Management Learning Modules

## 5 Home Ownership . . . How Much House Can You Afford?

Using rule of thumb averages, participants will learn how much house they can reasonably afford based on their hypothetical (or actual) gross income and the economic affordability meter. A step-by-step process is carefully followed to arrive at the monthly housing payment using the P.I.T.I. acronym, which stands for principal, interest, taxes, and insurance. Participants even get a chance to select a real home that is/was currently on the market for sale!



## 6 Money Ballin' with the Pros

Participants get the opportunity to ball with the pros – money ballin' with their phat paychecks! From an undrafted rookie to a first round draft pick to a seasoned veteran to a retired pro athlete, participants must contend with taxes, select an in-season and/or out-of-season home, purchase an automobile (or two or three!) and bling bling, support their favorite charity and family members, and yes, deal with unforeseen financial entanglements that come their way. Will you ball out or be ballin' out at the end of the game?

The background of the image features a close-up of a silver calculator with a black keypad and a small LCD screen, resting on a stack of US dollar bills. The bills are slightly out of focus, showing details like the '100' and 'FEDERAL RESERVE NOTE' text. A vibrant, abstract graphic overlay in shades of blue, green, and orange sweeps across the bottom right corner. Within this graphic, the text 'Wealth Accumulation Learning Modules' is written in a clean, white, sans-serif font. A thin white dotted circle is also visible, partially overlapping the calculator and the graphic.

# Wealth Accumulation Learning Modules

# Wealth Accumulation Learning Modules

1

## Investigating Investments

Participants are given a hypothetical amount of money to invest in five stocks from our list of 30 well-known companies. They are introduced to short-term savings and long-term investment goals, portfolio income, and many other important wealth-building concepts, including the time value of money, risk vs. return among asset classes, stocks vs. bonds vs. mutual funds, growth stocks vs. value stocks, diversification, and asset allocation.



2

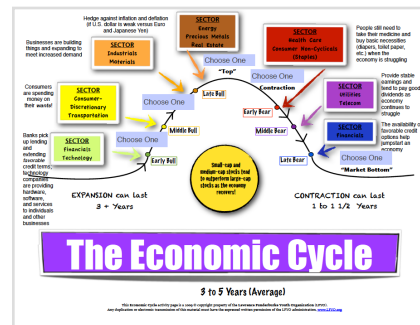
## The Portfolio Management Game

Participants are given \$1,000,000 to invest in a myriad of investment options, including cash/cash equivalents, stocks, bonds, mutual funds, index and exchanged traded funds, private equity, and hedge funds. They will analyze their risk tolerance and hypothetical financial goals also. Participants must wait with baited breath as they watch how global economic factors and conditions impact, positively or negatively, their million dollar portfolios. Beware of taxes and inflation when the portfolio is liquidated!

# Wealth Accumulation Learning Modules

## 3 The Economic Cycle Game

Like a roller coaster ride at an amusement park, our economy also goes up and down, typically over a 3-to-5 year time horizon. Students gain a unique perspective on how the 12 sectors of the economic cycle perform and the companies that may benefit/lose as a result.



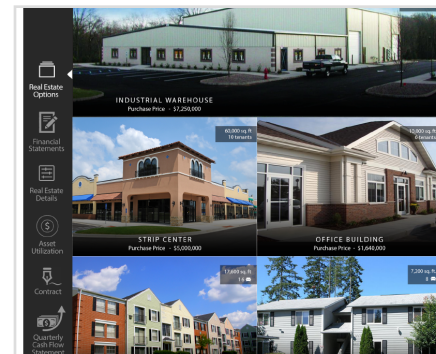
## 4 Mr. Fundy's Franchise Wealth Game

Did you know that a new franchise opens in the U.S. every 8 seconds? Franchising opportunities offer many owner-operators the chance to build wealth using a proven model of business success. Participants receive a real-world experience on what it takes to operate and succeed as a franchise owner, with strict adherence given to operational agreement requirements. Hypothetical franchise options include an ice cream and sub shop, travel agency, retail and online clothing store, mobile pet care, and a residential cleaning company.

# Wealth Accumulation Learning Modules

## 5 Mr. Fundy's Real Estate Wealth Game

Real estate investing is exhilarating when cash flow is high, yet depressing when a key tenant leaves and a suitable replacement can't be found. Participants have the option of investing in these real estate choices: warehouse, office building, strip center, multi-family apartments, and single-family housing (duplex or triplex). They will learn the key variables to real estate investing success, as well as the common pitfalls of owning an ill-liquid property that is highly susceptible to the whims of economic challenges on the local and/or national level.



## 6 The U.S. Debt Clock

An eye-opening look at the fiscal state of our federal government, personal and household debt, and our nation's ability to meet the demands of unfunded liabilities (Social Security, Medicare, and Medicaid) in the future. Participants will undoubtedly understand why financial education is critically important to their economic survival after this emotional assessment of America's collective financial health.



Personal Development

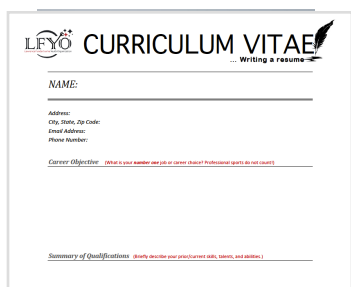
Learning Modules

# Personal Development Learning Modules



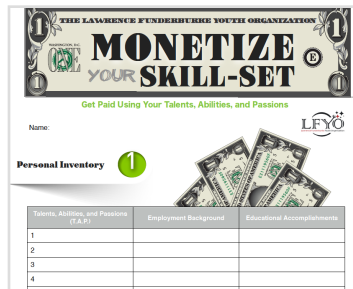
## The Triangle Formula of Success

Participants identify their unique geniuses, notably interpersonal, intrapersonal, linguistic, bodily kinesthetic, and financial, among several others. These geniuses will be critical factors in their personal, professional, educational, and financial development going forward. Students then write down their one-, five-, and ten-year goals (in the present tense!), each of them complete with an actionable game plan.



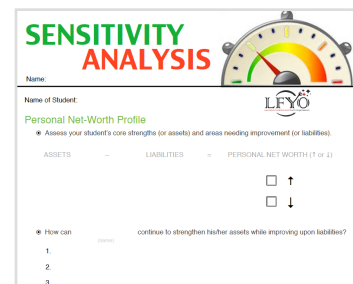
## Curriculum Vitae ... Writing a Resume

Students will learn and master the components of an effective resume, including the job/career description, summary of qualifications, educational and extracurricular accomplishments, and references. After completing their resume, students will work on their communication and presentation skills in front of the class while discussing their job or career aspirations.



## Monetize Your Skill-Set ... Right Now!

Participants are shown how to get paid using their talents, abilities, and passions (T.A.P.). Students identify current income streams, including periodic, residual, and variable opportunities. They also must come up with the game plan for each of their income opportunities. Why wait to get paid as an adult; get paid RIGHT NOW as a tween or teen!



## Sensitivity Analysis

This team-building lesson empowers students to develop realistic strategies to help 10 hypothetical peers overcome various challenges, including bullying, adjusting to new environments, making friends, dealing with learning disorders, struggling with low self esteem, and taking drugs.



## The Real Deal on Your Health

The state of America's health, youth and adults alike, is grim. Juvenile diabetes, obesity, "popularity stressors," and other chronic health conditions are wreaking havoc physically and mentally on our nation's children. Topics include . . . the 60/40 rule (healthy living is 60% nutrition and 40% exercise); how much water should a person drink; what super foods should I eat? Without question, one of the best ways to save money is to invest in a healthy lifestyle right now.



# ESTATE **AND** LEGACY PLANNING LEARNING MODULES

IFYO  
Lawrence Fundraising & Youth Organization

FUNDERMAX  
FITNESS

FORCE  
IN THE LIFE OF AN  
INDIVIDUAL,  
COMMUNITY,  
AND NATION.

# Estate and Legacy Planning Learning Modules

**THE POWER OF PHILANTHROPY**

→ Making a Difference with Your Time, Talents, and Treasures ←

Name: \_\_\_\_\_

non-renewable resource

TIME



ONCE IT'S GONE, WE CAN NEVER GET IT BACK!

Non-Profit Causes			
Disease Cure	Family Support	Homeless Shelter	Foster Care
Animal Shelter	Mentoring Group	Food Bank	Crisis Relief
Economic Empowerment		Educational Initiative	

Giving back is not an option, it's an absolute requirement.

- Dwight Smith, CEO and Philanthropist

seconds in a day

minutes in a month

hours in a year

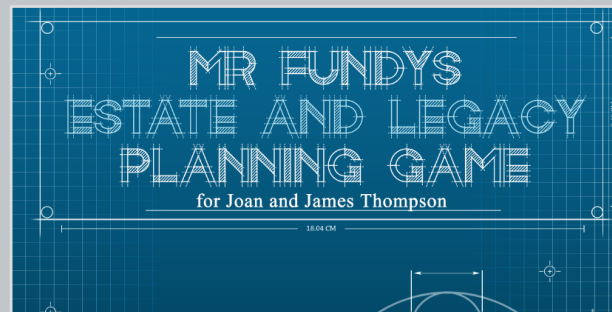
weeks in a decade

mornings in a lifetime

days in a century

## The Power of Philanthropy

After learning how to earn, manage, and grow their money/wealth, participants must now create a philanthropic strategy to give away their time, talents, and treasures to make our world a better place. In addition, they'll learn the difference between charity (impulse driven) and philanthropy (interest driven). The New Orleans Project chronicles Lawrence and Monya's journey to The Big Easy in 2008 to help Hurricane Katrina victims transition for life after the storm.



## Mr. Fundy's Estate and Legacy Planning Game

Did you know that 55% of Americans die without a will or estate plan, and this according to the revered American Bar Association? A large percentage of Millennials – those between the age of 18 to 34 – are more concerned about their weight and social media image than protecting their legacy and financial assets. Truth be told, who wants to think about being incapacitated or dying too soon? This is true, but failing to leave behind an estate plan in place that spells out the decedent's wishes, asset distributions, and care arrangements for dependents (or children) isn't wise. Better to plan for the end of life now, then to end life later without a plan. Why? Because loved ones will have suffered enough.

# RETENTION OF INFORMATION LEARNING MODULES





# RETENTION OF INFORMATION LEARNING MODULES

## SCOUTING YOUR MONEY AND PERSONALITY PROFILE

This unique assessment gauges participants' personality and financial habits, emotional tendencies, future employment gravitational pulls (employee vs. employer mentality), and monetary expectations.

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## FINANCIAL JEOPARDY

This is our litmus test to gauge how effective we've been in helping participants master concepts and absorb the sensory learning experience, including field trips and words of wisdom shared by guest speakers. The competition is fierce and emotional capital high. Every word spoken by us or other facilitators throughout the week, concepts taught regardless of the time spent covering them, and the minutest of details are all in play.

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## PRE- AND POST- TESTING

Participants are tested on their retention and absorption of concepts learned. Over the past eight years, improvement in financial knowledge as measured by the pre- and post-test has averaged over 120%! However, the real measure of progress is a life where daily actions and attitudes have been positively impacted by this life-changing experience.

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# DEVELOPMENTAL AREAS OF FOCUS

The Mr. Fundy's Financial Life Skills Playbook™ has 15 financial, personal, and professional development areas:

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- **Cash Flow Management** (allocating monetary inflows to cover outflows, such as taxes and lifestyle expenditures)
- **Wealth Accumulation Strategies** (investing in a myriad of options, including stocks, bonds, mutual funds, precious metals, real estate, and private equity, among many others)
- **Credit and Debt Management** (using credit wisely, securing loans, and avoiding excessive debt)
- **Life Planning** (identifying goals and the game plan to accomplish them, assessing personal strengths and liabilities in need of improvement, finding their passions and interests, and deciphering how to monetize a bankable personable brand and unique selling proposition)
- **Business Creation and Development** (creating a business and securing equity support from outside investors)
- **Job Skills Readiness** (becoming familiar with and developing a 21st century employment skill-set)
- **Group Collaboration** (learning how to work with others in a group of diverse individuals and personalities while building rapport and cohesion in a team setting)
- **Presentation and Communication Skills** (overcoming stage fright, addressing a live audience, and avoiding non-verbal cues of public speaking distress)
- **Health Wellness** (making healthy eating, proper hydration, and exercise a regularly occurring lifestyle habit)
- **Etiquette and Manners** (learning table manners, using appropriate silverware, and engaging in appropriate conversation in a fine-dining setting)
- **Creative Design** (designing rooms and office spaces in terms of decor, functionality, and pizzazz)
- **Critical Thinking and Problem Solving** (building and enhancing hemispheric development of the left- and right-side of the brain)
- **Tax Planning** (understanding marginal and effective tax rates, withholdings, above-and-below-the-line deductions, credits, tax refund, and tax liability)
- **Insurance Planning** (becoming acquainted with various forms of insurance, including homeowner's, renter's, life, health, business, and umbrella, among others)
- **Estate and Legacy Planning** (learning key areas of incapacity and end-of-life planning, including wills, revocable and irrevocable trusts, buy-sell agreements, and power of appointments, among others)



## Participant Testimonials

in Our One-Day Workshops and Weeklong  
Financial Life Skills Camps

“ Today’s financial training program was amazing! There are so many things my parents tried to teach me about finances (even though I am great with my money) but it seemed to go in one ear and out the other. Your presentation was very concrete and interesting. Everything I learned today is life-changing; I am in control of my life and financial destiny. ”

Mimi S.

Teenager

“ What I learned today was how to manage my finances in the proper manner. I really enjoyed Mr. Funderburke because he keeps it real and tells it like it is. He is a man who knows how to conduct himself in a professional manner. ”

Victoria C.

young adult

“ This program is very good; it opened my eyes to a lot of things related to money. I never had a father or mother to teach me these things. I greatly appreciate the wisdom and knowledge. ”

Antonio B.

young adult

# Parent Testimonials

of Participants in Our Weeklong Financial Life Skills Camp

Mother

of Participating Child

“

I thank Mr. and Mrs. Fundy for their involvement in teaching my son financial skills to get him set for the future. And the website you created to provide a recap of each day's experience is priceless since he wasn't able to recall everything that was learned.

”

Father

of Participating Child

“

It's interesting to see the progress and level of questions I get from my daughter each day, such as what type of insurance do you have – term or whole life – and the implications of what they mean. It's been a joy to see her learn and grasp all of those concepts.”

”

“

We're from Houston, Texas, and I don't know any place in our hometown where a child has access to an experience like this. Perhaps a parent would have to spend two or three thousand dollars to try and duplicate this. And I love the website you created to review each day's activities. It allows me to come up with questions that can be conversation starters between my daughter and me.

”

Mother

of Participating Child

The background of the entire slide is a collage of US dollar bills, primarily \$100 bills, featuring Benjamin Franklin. The bills are scattered and overlapping, creating a textured, financial theme. A dark grey diagonal band runs from the top left towards the bottom right, serving as a backdrop for the text.

# Bipartisan Support

from Democratic and Republican Leaders

“ Two of my daughters participated in the **Mr. Fundy’s Financial Life Skills Playbook™** Camp last summer. The weeklong experience had a profound impact in every area of their life! The **Mr. Fundy’s Financial Life Skills Playbook™**, I firmly believe, will play a huge part in closing the wealth gap that currently exists in our nation. No one is more qualified than Lawrence Funderburke to solve the complicated and controversial, wealth divide in America.

”

Kevin Bacon (-R)

Ohio State Senator

“ The **Mr. Fundy’s Financial Life Skills Playbook™** curriculum that Lawrence Funderburke and his wife Monya created should be in every classroom in America. It is amazing! Lawrence’s passion, stature, intelligence, and life experiences make him the perfect candidate to empower people from all walks of life in the area of financial education. ”

Joyce Beatty (-D)

U.S. Congresswoman and Member of  
the Financial Services Committee

## Lawrence Funderburke

MBA and CFP®



Lawrence Funderburke is perhaps best known for his exploits on the basketball court at The Ohio State University and in the NBA, but his heart has always gravitated to financial management, wealth-building, and philanthropic pursuits. A dean's list student and Business Finance graduate (magna cum laude) at Ohio State, Lawrence is also passionate about motivating and "schooling" young people and adults in the area of financial life skills – a must-have for our dynamic 21st century. He and his wife Monya run [LFYO.org](http://LFYO.org), a 501(c)3 non-profit that empowers economically challenged youth and families. They recently started a for-profit business, Funderburke Institute of Financial Empowerment (F-I-F-E), to bridge the wealth gap in America through innovative solutions and cutting-edge offerings that appeal to representative social classes. Learn more at [www.MrFundy.com](http://www.MrFundy.com).

Monya Funderburke is the treasurer and creative design coordinator for LFYO. A graduate of The Ohio State University, Monya designs cutting-edge materials for the non-profit organization and Funderburke Institute of Financial Empowerment (F-I-F-E), notably, iPad compatible worksheets, Keynote and Power Point Presentations, and two interactive websites. Monya's expertise also includes fitness and nutritional coaching, social etiquette and manners, financial management, and entrepreneurship. Monya and Lawrence have two children, Nyah and Lawrence Elijah.



## Monya Funderburke

Graphic Designer

# Bios



Thank you

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