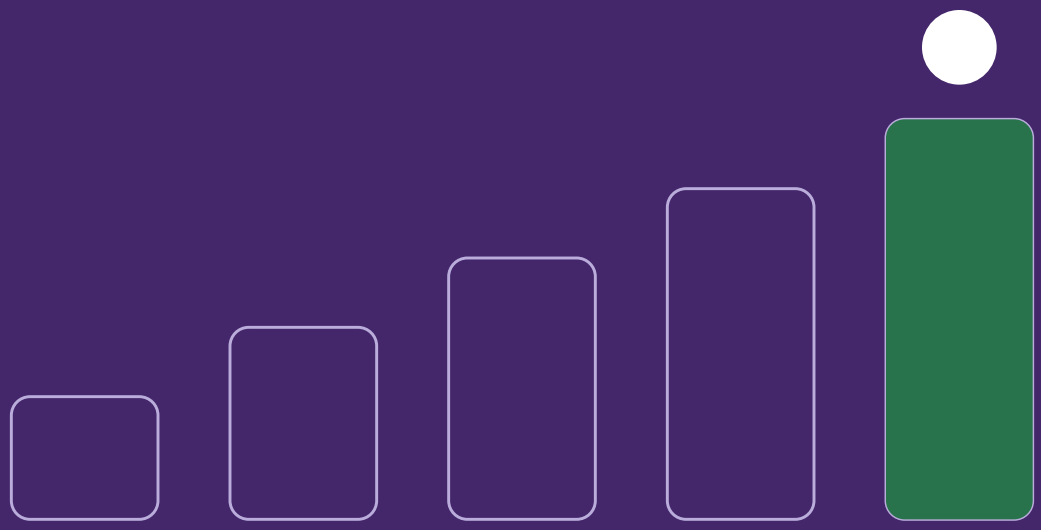
THE PURPLE TEAM

BOOK 04

FINANCIAL LITERACY

MONEY WITH PURPOSE

Build financial literacy, make thoughtful decisions, and give your hard work a direction.



DAVID CHAO

President & CEO, COI Rubber

FIRST EDITION / OCTOBER 2026

START HERE

Let your money serve your life.

This book gives the Purple Team a shared foundation for talking about money. The goal is practical: understand what comes in, decide what goes out, prepare for uncertainty, and ask better questions before making a financial commitment.

I want people to build businesses and lives they can sustain. Earning more can help, but a larger paycheck does not organize itself. A commission check, a business payment, and money available for household spending are different things. Learning to tell them apart is part of becoming responsible with opportunity.

What you will learn

Build a cash-flow plan. Handle uneven income. Prepare an emergency reserve. Compare debt strategies. Understand credit, insurance, and investing basics. Check fees, identify questionable promises, and create a monthly review you can actually maintain.

How to use this book

Read one lesson at a time and complete the worksheets privately. Use fictional numbers during group training. Nobody needs your account numbers, balances, tax returns, or credit report to help you learn these concepts. Keep your own financial documents secure.

Publication note

David Chao / The Purple Team. First edition, October 2026. U.S. educational context; sources checked October 22, 2026. Examples are hypothetical and are not COI compensation terms or forecasts.

This is general education, not individualized investment, insurance, tax, or legal advice. Ask a qualified professional about decisions that depend on your circumstances. Rules and product terms can change.

This original book uses widely taught financial-literacy topics. It is independent of World Financial Group and World System Builder, and neither organization endorses it. No proprietary training text or chapter sequence has been reproduced.

YOUR ROUTE THROUGH THIS BOOK

Understand. Decide. Review.

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Read. Practice. Review. The worksheets are designed to be printed and used more than once.

A LETTER FROM DAVID

The purpose is more freedom to choose.

When I think about success, I think about what it makes possible. Time with family. Work I can stand behind. A business that serves people. A morning that begins with a plan instead of a problem I have avoided.

That is the spirit I want to bring to financial education. Money is part of the foundation underneath those choices. We can learn to manage it without turning every conversation into a competition about who earns the most or owns the most.

You may be starting with very little room in your budget. You may have a steady income and no clear system. You may be building a business while learning how to separate revenue from the money you can safely spend. Each starting point deserves an honest plan.

I do not want someone to feel embarrassed because a term is unfamiliar. Ask what it means. Ask how the number was calculated. Ask what happens if the optimistic scenario does not happen. A question asked before a commitment can be more valuable than confidence borrowed from somebody else's story.

The same habits matter in our industrial work. We check the requirement. We identify the unknowns. We bring in the right person before making a promise. Your personal financial decisions deserve that care too.

This book will not tell you that one product, one opportunity, or one motivational meeting can solve everything. It will help you establish a process. Start with the facts you have. Make a decision small enough to carry out. Review the result. Keep learning.

I want the Purple Team to become stronger at creating value and more thoughtful about what happens to the money that value produces. A good financial habit should support your life long after the training session ends.

> *Begin with one number you understand, one decision you control, and one date to review your progress.*

01 / GIVE EACH DOLLAR A PURPOSE

Start with cash you can actually use.

A plan begins with money that is available, not money you hope will arrive. For an employee, that often means take-home pay after withholding and payroll deductions. For someone with business or independent sales income, deposited revenue may still need to cover business costs and taxes before it can support household spending.

Separate three useful measurements

Cash flow measures money entering and leaving during a period. Net worth is the value of what you own minus what you owe at a point in time. A budget is your plan for assigning available money. You can have valuable assets and still struggle to pay a bill this week if those assets cannot be used quickly.

Build a monthly picture, then check the dates. A positive monthly total can hide a difficult first week. Put paydays and due dates on one calendar. Start each week with the previous week's ending cash, add expected receipts you can reasonably rely on, and subtract planned payments.

Use categories that change a decision

Record essential bills, flexible spending, debt minimums, irregular expenses, and transfers to savings. A transfer to savings is an allocation of your money, not consumption; include it in the plan so it does not get spent twice. Do not count a credit-card purchase and the later payment as two separate expenses in the same spending view.

Begin with one month of records rather than a guess about your habits. Check transactions against statements. A subscription that renewed, a repair, or a family obligation may explain a gap that memory missed. The point is accuracy, not self-criticism.

Ask a useful question

After reviewing the month, ask: "Which decision would make next month easier?" It might be changing a bill's timing, preparing for an annual cost, or reducing one flexible category. Write a specific action with a date. A budget becomes useful when it changes what you do.

Sources: [F1], [F2]. Worksheet: page 17.

01 / PUT IT TO WORK

Build a plan that balances.

The following household is fictional. Its monthly take-home income is $4,200. These allocations demonstrate the arithmetic; they are not recommended percentages or a suitable budget for every household.

Monthly allocation	Amount
Housing	$1,500
Utilities	$200
Food	$450
Transportation	$300
Insurance paid outside payroll	$250
Phone and internet	$100
Required debt minimums	$250
Flexible spending	$350
Reserve for predictable irregular costs	$300
Emergency savings transfer	$200
Additional debt payment	$300
Total allocated	$4,200

The plan uses all available income: $4,200 minus $4,200 equals $0 unassigned. That does not mean the checking balance should become zero. Money reserved for later bills or savings remains assigned even while it sits in an account.

If income falls by $300, the plan needs a $300 change. Identify which payments are essential, which are adjustable, and which require a conversation with the provider. Repeated borrowing to fill a recurring gap is a signal to revisit the whole plan.

Discuss the tradeoff

What would happen if the household committed another $250 every month to a new payment? It would need to reduce other allocations or increase dependable income by $250. A manageable purchase price can still create an unmanageable monthly obligation.

02 / PREPARE FOR UNCERTAINTY

Give uneven income a steady process.

Sales income can arrive unevenly. A promising conversation is not a payment. An accepted order may still have production, delivery, invoicing, collection, and compensation conditions ahead of it. Use the actual agreement to understand when money is earned and paid.

Make a modest baseline

Review available history and identify an income level you can reasonably plan around. A recent high month is not automatically the new normal. If you have no reliable history, start with a conservative plan and review it often. Do not treat future commissions as money already available to spend.

When income arrives, consider the obligations attached to it before increasing lifestyle spending. Record business expenses, identify any tax reserve needed, and replenish money assigned to essential bills. You can then decide how much is available for other goals.

Keep business and household records clear

Use an orderly record of receipts, business costs, transfers, and dates. A separate business account can make records easier to follow, but moving money between accounts does not determine its tax treatment. Ask a tax professional how your employment status, business structure, and income affect your responsibilities.

Federal taxes may need to be paid during the year through withholding or estimated payments. Self-employment income can involve obligations beyond income tax. No single reserve percentage fits everyone; use current IRS guidance and advice based on your circumstances. [F3]

A simple irregular-income example

Assume a fictional person needs $2,600 a month for planned household allocations. Available after-tax income is $3,400 one month and $2,000 the next. Setting aside the first month's $800 excess can cover the second month's $600 shortfall, leaving $200. This works only if the first surplus is actually reserved.

The lesson is about timing and restraint. A reserve creates options, but it does not make an inadequate long-run income sufficient. If low months repeatedly consume everything, revise expenses, earning plans, or both.

02 / PUT IT TO WORK

Separate surprises from scheduled costs.

An emergency reserve is money for unplanned financial shocks. An irregular-expense reserve is money for costs you can anticipate, even if they do not occur monthly. Keeping these purposes visible helps you decide whether a withdrawal is a surprise or something your plan should have included.

Build from your own risks

Consider income stability, dependents, essential expenses, deductibles, and other available resources. Start with a useful amount you can build toward, then expand it as circumstances permit. The right reserve is specific to your household; a slogan is not a calculation. CFPB guidance emphasizes that even a small reserve can help. [F4]

Suppose a fictional household wants $600 for an initial cushion and can set aside $50 a week. With no withdrawals or interest, it would take 12 weeks. If that transfer would leave rent or food unpaid, the plan needs to be smaller or timed differently. Automation is helpful only when the account has enough money.

Plan for the expenses you can see coming

An expected $720 annual bill requires $60 a month over 12 months, ignoring interest. If the bill is due in four months and nothing has been saved, the requirement is $180 a month. The due date matters as much as the annual amount.

Keep near-term money accessible and understand the account's fees, withdrawal limits, and protection. The standard FDIC limit is $250,000 per depositor, per insured bank, per ownership category. Opening several accounts in the same category at one bank does not automatically multiply coverage. Investments such as stocks and mutual funds are not FDIC-insured deposits. [F5]

Name the refill rule

If you use the reserve, decide when and how to rebuild it. Record the withdrawal and the reason. Repeated "emergencies" for a predictable bill usually mean that bill needs its own category.

> *A reserve is useful because it gives a difficult moment more than one possible response.*

03 / MANAGE DEBT AND CREDIT

Know the cost before choosing the order.

Make one debt list with the creditor, balance, annual percentage rate (APR), minimum payment, due date, and any special terms. Promotional rates, deferred-interest provisions, secured property, and past-due accounts may require attention beyond a simple ranking by rate.

For debts you can keep current, two common repayment approaches are paying extra toward the highest-rate debt or paying extra toward the smallest balance. Continue required minimum payments on the others. The first targets interest cost; the second creates earlier account payoffs that some people find motivating. [F6]

Fictional debt	Balance	APR / monthly minimum
Card A	$3,000	24% / $90
Card B	$800	18% / $30
Loan C	$5,000	8% / $160

Minimums total $280. If this person can afford $400 for debt payments, the extra is $120. Under a highest-rate approach, Card A receives $210 and the other minimums stay the same. Under a smallest-balance approach, Card B receives $150. This exercise does not calculate a payoff date.

Do not confuse a lower payment with a lower cost

A longer loan term can reduce a payment while increasing total interest. A consolidation offer may include fees, a variable rate, or collateral risk. Compare the amount financed, APR, fees, term, and total scheduled payments. Read what happens when a promotional period ends.

If you cannot cover essentials and required payments, a repayment ranking alone will not solve the problem. Contact the creditor early, explain what is affordable, and request terms in writing. Consider reputable nonprofit credit counseling when appropriate; evaluate costs and services before enrolling.

Sources: [F1], [F6]. Worksheet: page 18.

03 / PUT IT TO WORK

Treat credit as information to manage.

A credit report records aspects of your borrowing history. A credit score is a number calculated from information in a report using a particular model. You can have multiple scores, and a score is not a measure of your personal value or a complete picture of financial health.

Build habits before chasing a number

Pay obligations on time. Keep revolving balances low relative to credit limits. Apply for credit when you have a reason, rather than because it is offered. Review reports and dispute information you believe is inaccurate. You do not need to carry an interest-bearing credit-card balance to build a good score. [F7]

Credit utilization is the reported revolving balance divided by the credit limit. A $600 balance on a $3,000 limit is 20%. A lower balance generally helps this factor, but a particular percentage does not guarantee a particular score. Reporting dates, other accounts, and the scoring model also matter.

Inspect a report privately

Use AnnualCreditReport.com, the authorized source identified by the FTC. The three nationwide credit bureaus currently provide free weekly online reports through that site. Type the address carefully and avoid lookalike offers. A credit report is not automatically a free credit score. [F8]

Check account ownership, balances, payment history, and unfamiliar inquiries. If you suspect identity theft, use IdentityTheft.gov for a recovery plan. Keep copies of disputes and responses. Do not send a trainer a full credit report or post it in a team chat.

Understand what a credit card can and cannot do

A card can help with payment convenience, but its limit is borrowed capacity, not income. Understand the due date, grace period, minimum payment, APR, and fees. Paying only the minimum may keep an account current while leaving a balance that continues to cost money.

Before adding new borrowing, ask how the payment fits during an ordinary month and a weak month. The decision should still make sense after the excitement of the purchase has passed.

04 / PROTECT WHAT MATTERS

Ask what loss you could absorb.

Insurance begins with a practical question: if a particular loss happened, what would it do to the people and responsibilities that depend on you? The answer is different for a single person with few obligations, a household with dependents, and an owner whose business supports employees.

List existing coverage before buying more. Review who is insured, the benefit or limit, premium, deductible, exclusions, waiting periods where relevant, and the conditions for a claim. Identify which documents you have and which questions remain unanswered. The worksheet on page 19 is a review tool, not an insurance application.

Understand two broad life-insurance categories

Term life insurance covers a specified period, subject to the policy's terms, and generally starts with lower premiums than comparable permanent coverage. Cash-value life insurance combines a death benefit with cash-value features and is designed for longer-term coverage when policy requirements are met. Costs, guarantees, funding needs, and access to cash differ by policy. [F9]

Question	Why it matters
Who depends on my income or unpaid care?	Defines the responsibility you want to protect.
How long is the need expected to last?	Helps compare duration and affordability.
Which amounts are guaranteed?	Separates contractual terms from illustrations.
What could make coverage end?	Reveals conditions you must keep meeting.
What happens if I exit early?	Clarifies available value, charges, and tradeoffs.

A presentation should leave you able to explain what you are buying in ordinary language. Ask for written terms and time to review them. Understand how the person making the recommendation is paid. Verify licensing with the relevant regulator.

Do not replace or cancel existing life coverage before understanding the new coverage and confirming it is in force. Changes in health can affect availability and price. [F9]

04 / PUT IT TO WORK

Keep protection and accumulation clear.

Different financial tools do different jobs. Before comparing products, write the job you need done: pay a bill next month, prepare for a possible emergency, protect dependents, or invest toward a goal many years away. A tool should be judged against that job.

An account or policy may contain several features. That does not remove the need to understand each one. Ask when you can access money, what it costs to leave, what risk remains, and which parts of the presentation are assumptions. A complicated diagram is not a substitute for those answers.

Use a question sheet

Write the purpose at the top. Then record the ongoing cost, access rules, possible losses, guarantees, and alternatives considered. Leave unknowns blank until the provider answers them. If two proposals solve different problems, say so before comparing their projected values.

A fictional conversation

A friend recommends a product because it "does everything." You respond: "I need to understand the protection, the savings feature, the total cost, and what happens if my income drops. Please show me the guaranteed terms separately from any illustration. I will review those before deciding."

That response does not insult the person or reject the possibility of a useful product. It protects the quality of your decision. Someone you trust can still have incomplete information or a financial incentive you should understand.

Make records useful to the right person

Keep a private inventory of providers, policy types, renewal dates, and where documents are stored. Make sure a trusted person knows how to find the information when appropriate. Review beneficiary designations and household changes with the provider or a qualified adviser.

Do not place policy numbers, Social Security numbers, or passwords in a training worksheet. The classroom task is to identify questions and next steps. Personal recommendations belong in a separate conversation with a qualified professional who understands your circumstances.

Source: [F9]. The decision worksheet is an original Purple Team exercise.

05 / LEARN HOW INVESTING WORKS

Match the risk to the goal.

Investing involves uncertainty. An investment can lose value, and the time you have before needing the money affects the risks you can reasonably consider. A near-term essential payment needs a different plan from a goal many years away.

Understand what you own

A stock represents ownership in a company. A bond represents a debt obligation of its issuer. A mutual fund or exchange-traded fund can hold a collection of investments, but the label alone does not tell you whether the holdings are broad, concentrated, conservative, or risky. Read the investment's objective, holdings, risks, and fees. [F10]

An account and the investment inside it are separate concepts. A retirement account has rules about contributions, taxes, and withdrawals; its investments still need to be selected and understood. An account label does not guarantee growth. Check current rules and your plan documents before acting. [F10]

Spread risk thoughtfully

Diversification means spreading money among investments rather than depending on one outcome. It can reduce concentration risk but does not eliminate the possibility of a loss. Asset allocation is the mix of investment categories you hold. Appropriate choices depend on goals, time horizon, and ability to tolerate losses. [F11]

Do not assume five funds are diversified if they own the same companies. Do not assume a fast-growing industry means every company in it will be a good investment. Knowing what you own is more useful than collecting impressive names.

Start with the questions

When will I need this money? What loss could I tolerate without disrupting essentials? What are the costs? How can I withdraw? Who holds the assets? What would make me change the plan?

This book does not prescribe an allocation or a security. Its purpose is to help you recognize what a sound explanation should contain and when you need professional help.

05 / PUT IT TO WORK

Let the mathematics stay honest.

Compounding occurs when growth is earned on an amount that includes prior growth. The arithmetic is useful for learning, but a smooth growth curve is not a forecast. Market returns vary, fees reduce results, and inflation reduces what money can buy. [F12]

One transparent illustration

Start with $1,000. Assume a fixed annual return, annual compounding, no additional deposits, no withdrawals, and no fees or taxes. The value after 10 years is $1,000 multiplied by (1 + annual return) to the power of 10.

Assumed annual return	Value after 10 years
0%	$1,000
2%	$1,219
4%	$1,480
6%	$1,791

Values are rounded to the nearest dollar. These are invented constant-return scenarios, not expected or guaranteed results. The table does not show possible losses. A real investment can finish below the amount invested.

Make fees visible

As a simple first-year comparison, 0.25% of a constant $10,000 balance is $25; 1% is $100. Actual fees depend on their assessment method and changing balances. Ongoing fees also reduce the money left to earn future returns. Compare both transaction charges and continuing costs, including costs inside a fund or product. [F13]

Practice with a partner

Explain why a higher assumed return makes the illustration look better without making that return more likely. Then name three missing pieces before treating the table as a personal plan: investment risk, your time horizon, and the total costs are good starting answers.

> *A calculation is only as useful as the assumptions you are willing to show.*

06 / MAKE DECISIONS YOU CAN EXPLAIN

Slow down when a promise speeds you up.

Be cautious when someone emphasizes guaranteed high returns, immediate action, secrecy, or a special opportunity you cannot independently examine. Investor.gov identifies exaggerated wealth promises and pressure tactics as warning signs. Verify the professional and the investment rather than relying on a title, testimonial, or familiar relationship. [F14]

Write a one-page decision record

State the purpose, amount at risk, ongoing cost, alternatives, and information still missing. Record who supplied each claim. Distinguish an independent document from a salesperson's explanation. A clear record makes it easier to see when an answer changes.

Use a pause that fits the decision. A recurring payment, long-term product, or concentrated investment deserves time to review. Do not borrow to participate in something merely because someone insists the window is closing. If you cannot explain where the money goes and how you could lose it, the learning is not finished.

Apply the same care to business opportunities

Separate company sales from your compensation. Ask which activities qualify, how payments are calculated, what conditions apply, and what expenses you may incur. A hypothetical success story is not evidence of typical participant earnings. Future income can be zero even when you invest effort.

Keep financial education useful

A training session should leave people with knowledge they can use independently. It should not require a product purchase, a private financial disclosure, or recruiting another person to understand the lesson. Personal decisions belong to the person making them.

Choose one pending decision and list the three facts you need before proceeding. If a fact depends on a professional interpretation, identify who is qualified to provide it. If you decide to wait, write what new evidence would justify reopening the decision.

The discipline is simple: know the purpose, understand the commitment, and keep enough freedom to reconsider when the facts change.

06 / PRACTICE CASE

A good month meets a real obligation.

This case is fictional. Jordan receives $5,000 of independent sales income. Business costs associated with earning it total $800. A tax professional has advised Jordan to reserve $1,000 for the relevant taxes in this specific example. Jordan's household has $2,600 of planned allocations due before the next dependable income arrives.

Jordan also has a $600 emergency reserve and a $900 credit-card balance. A friend suggests putting the entire $5,000 into a promising investment. Jordan wants to feel that the strong month has created progress.

Work through the decision

1. How much of the $5,000 remains after the business costs and the tax reserve?
2. How much remains after the household allocations?
3. Which information is missing before choosing what to do with that remainder?
4. Why is the entire deposit not available for investment?

Worked answer

$5,000 - $800 - $1,000 = $3,200 available after the listed business and tax allocations. Subtracting $2,600 leaves $600 unassigned. The tax reserve is a case assumption, not a recommended percentage for the reader.

Before assigning the $600, Jordan needs to consider the next income date, other upcoming bills, the credit card's rate and terms, the adequacy of the emergency reserve, and any investment's risks and costs. There is no single required allocation based on the information given.

The existing $600 reserve is not new income. Spending it as well would reduce protection against a surprise. Moving $1,000 to a tax account also does not settle the tax obligation; Jordan still needs to follow the applicable payment requirements.

The useful conclusion

Progress can mean meeting obligations, keeping a reserve intact, and making a smaller informed decision. A good month is valuable when it improves the next month's position. Use the cash-flow worksheet to make that improvement visible.

WORKSHEET / PRIVATE PRACTICE

Your monthly cash-flow plan

Month: _____ Use take-home income or money available after relevant business and tax allocations. You may use the fictional case during group training.

Planning line	Amount
Starting cash available for this month	_____
Dependable income arriving this month	_____
Essential bills and required payments	_____
Flexible spending	_____
Predictable irregular expenses	_____
Savings transfers and additional debt payments	_____
Ending cash: starting cash + income - allocations	_____

Which due date comes before the income intended to cover it?

Which allocation needs to change if income is lower than planned?

What is one action, and when will you review it?

Check that money already reserved for another purpose is not counted as available twice. Keep this worksheet private if you use actual figures.

WORKSHEET / PRIVATE PRACTICE

Your debt and reserve plan

Use account nicknames, not numbers. Record promotional terms separately and check the actual agreement. This sheet supports planning; it does not select a repayment strategy for you.

Debt nickname	Balance / APR	Minimum / due date	Important terms

What is available for additional payments after essential needs?

Which debt will receive an extra payment, and why?

What reserve amount are you building toward, and what risk does it cover?

What predictable irregular expense needs a separate allocation?

- ☐ I checked that planned payments fit the timing of my income.
- ☐ I will contact the provider early if a required payment is unaffordable.

WORKSHEET / PRIVATE PRACTICE

Your protection review

Identify questions to discuss with a qualified professional. Do not enter policy numbers, medical details, or beneficiary identification information here.

Responsibility or risk	Existing protection	Question or gap	Next step / date

What loss would create the largest practical problem for your household?

Which guarantee, exclusion, or access rule do you need explained?

- ☐ I have located the current policy documents.
- ☐ I know where to verify the professional's license.
- ☐ I understand that an illustration can contain assumptions.
- ☐ I will confirm replacement coverage before ending existing coverage.

WORKSHEET / PRIVATE PRACTICE

Your goals and questions

Choose goals that matter in your life. A goal needs an amount, a date, and a next step. You can use ranges while you gather better information.

Goal	Amount needed	Target date	Next action

What money must remain available for essential near-term needs?

What three questions will you ask before buying a financial product?

Who can help with the parts that require professional judgment?

- ☐ I can describe the purpose of the proposed commitment.
- ☐ I can explain costs, access limits, and possible losses.
- ☐ I have separated facts from assumptions and promises.

YOUR FIRST 30 DAYS

Make a small system you will keep.

Choose a pace that fits your circumstances. The purpose of this month is to improve visibility and establish a repeatable review. There is no required account opening, purchase, or investment.

Week 1 / Know the starting point

Gather the records you need privately. List dependable income, bills, debt minimums, and due dates. Identify one number that was previously a guess and replace it with a verified figure. If you discover a problem that requires immediate attention, deal with that before completing the rest of the exercise.

Week 2 / Make the timing work

Complete the cash-flow plan. Separate predictable irregular expenses from emergencies. Choose one realistic reserve action, even if the action is simply identifying the first affordable transfer date. Check that any automatic payment has enough money available to avoid creating another problem.

Week 3 / Resolve an unanswered question

Review a debt term, a credit-report entry, an insurance provision, or an investment fee. Use the original document and an appropriate professional or official resource. Write the answer in your own words. If you still cannot explain it, ask again.

Week 4 / Hold a 20-minute review

Compare planned and actual figures. Discuss surprises without blame. Confirm upcoming dates and choose one adjustment. Record the decision and the next review date. In a household, decide together who will do each action and what information should be shared.

Review question	A useful output
What happened?	Actual figures and one explanation.
What comes next?	Upcoming obligations and likely income dates.
What will change?	One action with an owner and date.
What needs help?	A question for a qualified professional.

> *The habit is to return to the facts. Progress does not require every month to be perfect.*

SOURCE NOTES / 1 OF 2

Spending, debt, and protection

These sources support the factual concepts in this book. Exercises, examples, worksheets, and first-person commentary are original. Links were checked October 22, 2026. Use current source guidance when making an actual decision.

[F1] Consumer Financial Protection Bureau

Your Money, Your Goals toolkit. Background on spending decisions, income, bills, credit, and debt. Our worksheets are independently designed.
https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/toolkit/

[F2] CFPB financial-education glossary

Definitions for cash flow, budgeting, net worth, and related financial concepts.
https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/glossary/

[F3] Internal Revenue Service

Estimated taxes. Pay-as-you-go requirements and circumstances involving estimated payments. Tax-reserve figures in this book are illustrative.
https://www.irs.gov/businesses/small-businesses-self-employed/estimated-taxes

[F4] CFPB / Emergency funds

An essential guide to building an emergency fund. Individual circumstances determine an appropriate target and approach.
https://www.consumerfinance.gov/an-essential-guide-to-building-an-emergency-fund/

[F5] Federal Deposit Insurance Corporation

Understanding Deposit Insurance. Standard limits, ownership categories, and covered deposits.
https://www.fdic.gov/resources/deposit-insurance/understanding-deposit-insurance

[F6] CFPB / Debt repayment

How to reduce your debt. Highest-interest-rate and smallest-balance approaches.
https://www.consumerfinance.gov/archive/blog/how-reduce-your-debt/

SOURCE NOTES / 2 OF 2

Credit, insurance, and investing

[F7] CFPB / Credit habits

How do I get and keep a good credit score?
https://www.consumerfinance.gov/ask-cfpb/how-do-i-get-and-keep-a-good-credit-score-en-318/

[F8] Federal Trade Commission

Free Credit Reports. Authorized access and checking for errors.
https://consumer.ftc.gov/articles/free-credit-reports

[F9] National Association of Insurance Commissioners

What Type of Life Insurance Is Right for You? Term and cash-value categories and questions to ask. Published October 12, 2026.
https://content.naic.org/article/consumer-insight-what-type-life-insurance-right-you

[F10] SEC / Investor.gov

Introduction to Investing. Products, investment accounts, and risks.
https://www.investor.gov/introduction-investing

[F11] SEC / Asset allocation and diversification

https://www.investor.gov/introduction-investing/getting-started/asset-allocation

[F12] SEC / Compound interest

https://www.investor.gov/introduction-investing/investing-basics/glossary/compound-interest

[F13] SEC / Fees and expenses

How Fees and Expenses Affect Your Investment Portfolio, July 23, 2025.
https://www.investor.gov/introduction-investing/general-resources/news-alerts/alerts-bulletins/investor-bulletins/updated

[F14] SEC / Investment-fraud warning signs

https://www.investor.gov/protect-your-investments/fraud/how-avoid-fraud/red-flags-investment-fraud-checklist

THE PURPLE TEAM

KNOW YOUR MONEY. PROTECT YOUR CHOICES. BUILD WITH PURPOSE.

Financial literacy makes your next decision clearer. Learn the concepts, practice with honest numbers, and create a monthly habit that supports the life you want to build.

THE SIX-BOOK COLLECTION

01 Sell With Purpose

02 Build a Business That Works

03 Build a Life You Believe In

04 Money With Purpose

05 The Component Opportunity

06 Build the Team. Carry the Mission.

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