



# HEMS Financial Fitness Mentor

## **Student Financial Readiness Edition**

Based on the book *Get Real With Your Money*

A practical financial readiness program that combines a proven forward-looking cash flow framework, structured student learning, and guided support through trained Financial Fitness Mentors.

Designed for student success initiatives, workshops, and educational programs that want to provide practical financial readiness skills often missing from traditional coursework.

### Program Components

- *Get Real With Your Money* (student guide)
- You Need A Cash Plan (cash flow planning tool)
- Financial Fitness Mentor (peer support and implementation guidance)
- Workshops or classroom instruction

### Features

#### College or Educational Institution

- Appoints faculty, staff, or student leaders as Financial Fitness Mentors
- Maintains an inventory of *Get Real With Your Money*
- Incorporates workshops, seminars, or classroom activities
- Supports practical financial readiness education

#### Financial Fitness Mentor

- Completes training using *Get Real With Your Money*
- Uses You Need A Cash Plan personally
- Mentors students using the forward-looking cash flow framework
- Facilitates workshops or small-group learning sessions



## Benefits

- Helps students better manage irregular income and expenses
- Reduces financial stress and uncertainty
- Encourages practical financial decision-making
- Supports student independence and life readiness
- Provides real-world financial skills often missing from traditional coursework
- Helps students build sustainable financial habits early in adulthood

## Student Support Focus

- Encourages peer-based learning and accountability
- Supports practical real-life financial decision-making
- Reinforces financial confidence through implementation
- Helps students understand what their money needs to do next

## Student Journey

### Student Financial Fitness Tool

- Every participating student receives a copy of *Get Real With Your Money*
- The book is:
  - integrated with mentoring, workshops, and small-group learning sessions
  - used as the standard framework across all student interactions

### Student experience flow:

1. Enrolls in course or program
2. Receives *Get Real With Your Money*
3. Attends workshop or classroom session
4. Sets up You Need A Cash Plan
5. Works with Financial Fitness Mentor
6. Applies framework to real-life finances