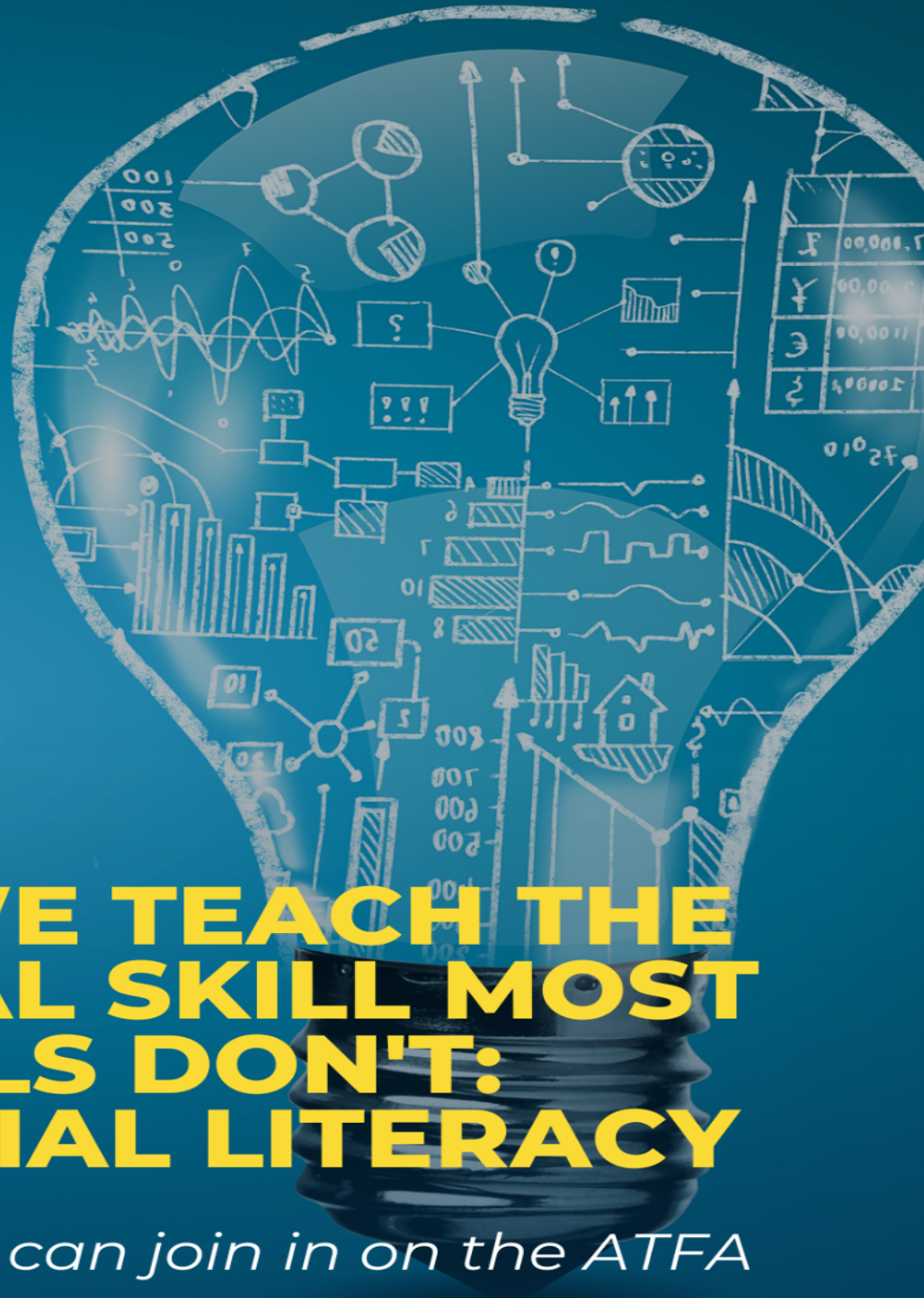


ASHWIN JOSHI



HOW WE TEACH THE CRITICAL SKILL MOST SCHOOLS DON'T: FINANCIAL LITERACY

*And how you can join in on the ATFA
Movement!*

A True Step by Step Guide

Acknowledgments

My name is Ashwin Joshi. As the CEO and founder of Ashwin Teen Financial Academy (ATFA), I want to express my deep gratitude to our incredible team whose contributions are instrumental in driving our mission forward. Their unwavering commitment to advancing financial literacy and making a difference in the lives of our students is truly inspiring.

I am also grateful to my friends, family, teachers, and mentors for their unwavering support, guidance, and belief in my potential. You have inspired me to continually strive for self-improvement and to channel my efforts towards helping others in a world that needs more love and kindness.

To the ATFA community, including our students, educators, volunteers, ATFA board of directors and supporters, thank you for your unwavering dedication to financial literacy education. Together, we are shaping a generation of individuals who are empowered to make informed financial decisions and achieve financial well-being.

Last but certainly not least, I want to express my deepest gratitude to my parents, whose unwavering love, guidance, and sacrifices have been the bedrock of my

journey. You have instilled in me the values of compassion, resilience, and the importance of making a positive impact. Your constant inspiration continues to fuel my drive to create positive change.

It is through the combined efforts and support of these incredible individuals and communities that ATFA continues to thrive and expand its reach. Together, let us continue to uplift and empower one another, creating a brighter future for generations to come.

Introduction

Welcome to "How we teach the one skill most schools don't: Financial Literacy and the ATFA Movement!" This book is a comprehensive guide that explores the importance of financial literacy education and provides step-by-step insights on how to start your own chapter of the Ashwin Teen Financial Academy (ATFA).

In the following chapters, you will embark on a journey that covers the founding of ATFA, the development of a robust curriculum, the establishment of a Washington-wide guest speaker network, and the creation of a collaborative movement dedicated to financial literacy.

I realized that there was a lack of resources and guidance available to young people who wanted to make a positive impact in their communities, and I wanted to

share my story and the lessons I learned in the hopes of inspiring and empowering others to take action and make a difference. This guide is designed to inspire and empower individuals like you to take action and make a positive impact in your community. Whether you're a student, a teacher, a parent, or a concerned citizen, you have the power to contribute to the ATFA movement and address the critical issue of financial illiteracy.

By the end of this book, you will have a deep understanding of ATFA's goals, strategies, and resources, and you will be equipped to request access to our free start-a-chapter curriculum, which spans over two years of content. Additionally, you will discover how to tap into our Washington-wide guest speaker network and access valuable materials stored in a convenient Google Drive folder.

Now, let's dive into the journey of ATFA and learn how you can join the movement and make a difference in promoting financial literacy education.

My Childhood & Experiences (1)

From my early childhood memories to the experiences that shaped who I am today, this chapter will offer an intimate look at the person behind the nonprofit organization. From my family dynamics to my interests and hobbies, this chapter will explore the elements that shaped my worldview and values.

"Why did I become involved in my family's business at such a young age?" This is a question that often perplexes those who encounter my story. Few truly grasp the profound emotions that fueled my early immersion and the lasting impact it had on shaping my future. In this chapter, I will take you back to my childhood, where the seeds of determination, resilience, and financial literacy were sown.

Section 1: A Promise and Perseverance

From a young age, I witnessed the unwavering dedication of my father as he pursued his medical career.

I recall the long hours he spent at the hospital, sacrificing his own well-being for the sake of others. As a seven-year-old, I sat at the breakfast table, watching my father leave every day, his absence deeply felt. It was during those moments that I made a conscious decision to deviate from the pursuits of other children and align myself with my parents' endeavors.

Section 2: A Role to Play

The responsibilities that accompanied my parents' sacrifices became clear to me. It meant setting aside childish desires for material possessions and embracing a sense of duty. Together with my mother, I took on the task of managing our properties and gas stations at the tender age of eight. Engaging with customers, handling invoices, and witnessing the trust my parents placed in me played a critical role in shaping my understanding of business and finance.

Section 3: Community and Giving Back

Growing up, our involvement in the local temple taught me the importance of community and service. Every Sunday, from the age of six, I served members of our community and gained a profound appreciation for the privilege we had and the responsibility to help those less fortunate. These experiences instilled in me a sense of gratitude and a desire to make a positive impact beyond my immediate surroundings.

Section 4: The Awakening

As I embarked on my journey of self-education, I discovered the writings of Warren Buffett, a legendary figure in the world of finance. His letters to shareholders and his captivating explanations of complex concepts ignited a passion within me. My father, a neo-Buffett himself, emphasized the importance of understanding businesses beyond financial ratios. Together, we explored the aisles of Costco, immersing ourselves in the products, and deepening our connection to the world of commerce.

Section 5: The Birth of ATFA

After the Covid-19 pandemic hit, my passion for finance only intensified. While others sought solace in virtual gaming worlds, I delved into investment books, articles, and market analyses. My vision became clear—I wanted to share my knowledge and create a curriculum to educate others about the world of finance. Inspired by my experiences and driven by a desire to empower young minds, I founded Ashwin Teen Financial Academy (ATFA).

The Power of Opportunity: A Chance Encounter at Costco(2)

Amidst the towering aisles of Costco, a seemingly ordinary Sunday transformed into a life-changing moment. Little did I know that I would meet ATFA's biggest donor and supporter in this unexpected setting. It was a testament to the power of serendipity and the profound impact a chance encounter can have on one's journey.

As I navigated the store, meticulously documenting my Costco experiences as part of my commitment to understanding the businesses I invest in, I found myself loading boxes of Mott's Fruit Snacks into my cart. These snacks were intended for our ATFA Financial Chapter meeting, where we planned to host our own version of Shark Tank. I couldn't help but contemplate the cost

efficiency required for a group of 55 students, and the value Costco provided with its affordable offerings.

It was at this moment that a friendly woman, with a warm smile and burnett hair, approached me. Noticing my cart filled with fruit snacks, she commented, "You must really love fruit snacks!"

I replied with enthusiasm, "Yes, ma'am! But these are not for me. They're for our Southridge High Financial Chapter that I lead."

Intrigued by my response, she asked me to elaborate on our organization's purpose. In that aisle of snacks, amidst the bustle of shoppers, I shared my journey and motivations with Mrs. Shammon, as I came to know her. I conveyed how fortunate I was to come from a family of hard-working role models who exposed me to their worlds, providing invaluable lessons on managing finances, cashing out the till, and dealing with invoices.

I recounted the pivotal moment on my 10th birthday when my dad gifted me "Berkshire Hathaway Letters to Shareholders 1965-2014." That gift opened my eyes to the wisdom of mentors like Warren Buffet, Benjamin Graham, Napoleon Hill, Robert Kiyosaki, and Charlie Munger. Kiyosaki's influential work, "Rich Dad Poor Dad,"

resonated deeply with me as it shed light on the dire consequences of a lack of financial education.

I shared with Mrs. Shammon the growing wealth inequality, soaring student debt, poor credit scores, and the increasing number of individuals living paycheck to paycheck—a reality that highlighted the urgent need for a national mandate on financial literacy education. Motivated by these issues, I dedicated myself to creating a comprehensive financial literacy curriculum during the COVID-19 pandemic. My goal was to provide teenagers with fundamental knowledge on credit, budgeting, tax filing, and long-term investing through a concise and engaging format tailored to their learning preferences.

As the conversation continued, I emphasized how the combination of the COVID-19 pandemic and the reach of social media had sparked a demand for a program like ATFA, catapulting its rapid success. Our organization was making a tangible impact on the lives of young individuals, equipping them with the knowledge and skills to navigate the complex world of finance.

Before bidding farewell, Mrs. Shammon requested my contact information and details about ATFA. We exchanged numbers and emails, unaware of the profound impact this encounter would have on our organization's

future. For a week, there was silence—a pause filled with curiosity.

Then, on a Monday morning, I received a letter from Catherine Shammon. Opening the envelope, I discovered a generous check for \$5,000 accompanied by a heartfelt note. Mrs. Shammon commended our work and passion, assuring me that our efforts would yield incredible results. With a playful tone, she reminded me, "Just promise me you won't spend it all on fruit snacks, wink wink." Requesting to remain anonymous, she explained that her work would take her to different countries, making her temporarily unreachable.

People like Mrs. Shammon reaffirm the goodness in the world and the power of individuals to make a significant difference. I eagerly anticipate the opportunity to express my heartfelt gratitude to her over the phone, acknowledging her unwavering support for ATFA and the lives we are transforming through financial literacy education.

As I reflect on this encounter, I am reminded of the unexpected paths that life often presents. Just as I met Mrs. Shammon at Costco, I wonder what other remarkable encounters await me on this journey. Perhaps another chance meeting, this time at Walmart or a

different unexpected location, will bring forth new opportunities and connections.

With the lessons learned from my mentors, the support of incredible individuals like Mrs. Shammon, and the anticipation of future encounters, I forge ahead, fueled by determination and a deep sense of purpose. The path to financial literacy for all is a challenging one, but it is a mission worth pursuing, and I am grateful to have companions like you, fighters who will play a significant role in shaping society's future.

As this chapter concludes, I carry with me the profound impact of childhood experiences and the chance encounters that have shaped my path. Join me as we delve further into the story of ATFA and explore the steps we can take to empower future generations with the vital skill of financial literacy.

The Power of Support: Overcoming Challenges and Inspiring Growth (3)

It was an ordinary afternoon after school when I decided to visit the PE lockers and make a request about the competency test. To my surprise, Michael (for safety and privacy reasons, not the actual member's name), one of my loyal and cheerful members at the ATFA Financial Chapter, sat alone on a bench, looking visibly miserable and downtrodden. His absence from our meetings that week, for the first time ever, raised concerns and a deep sense of worry within me. I felt compelled to reach out and understand what was troubling him.

Approaching Michael, I noticed his attempt to hide his sadness behind a fake smile as he eagerly greeted me with outstretched arms. Politely, I welcomed him and

inquired about his well-being. Despite his initial claim that everything was alright, I sensed that something was amiss. Understanding the weight of his struggles, he revealed to me that his parents had been quarreling and bickering over getting a divorce throughout the entire week.

Deeply moved by his confession, I knew that I couldn't simply turn away and leave him to face these challenges alone. I realized that offering my support was crucial, even if it meant adjusting my own schedule. As our conversation unfolded, Michael mentioned that walking home from school took over an hour, adding to the strain he already carried.

It was in that moment of vulnerability and shared understanding that I insisted on giving him a ride home, assuring him that it was no inconvenience at all. This act of kindness, offering him respite from the physical and emotional exhaustion he endured, became a symbol of the support and compassion we all need during difficult times.

As we sat inside the car, ready to depart, I caught a glimpse of tears welling up in Michael's eyes, his face overcome with visible sorrow. Moved by his emotions, I felt a deep sense of empathy and urged him to share what was troubling him. With his voice trembling, Michael

revealed that his parents had been locked in a constant battle, contemplating a divorce throughout the entire week. The weight of this turmoil, combined with academic struggles and mounting stress, left him feeling lost and overwhelmed.

In that moment, my heart swelled with both anger and compassion for this remarkable young man, who had known only kindness until now. How could someone so deserving face such immense pain? Although I hadn't experienced the exact complexity of his situation, I understood the agony that accompanies significant hardships and the pivotal decisions one must make in response. To offer support, I looked into his eyes and spoke from my heart.

"I cannot claim to fully comprehend the depth of your experience, as I have not faced a similar crisis personally. However, I want you to know that there are people in your life, myself included, who care deeply about helping you overcome these obstacles," I expressed sincerely, placing a comforting hand on his shoulder. Slowly, Michael began to regain a sense of composure, finding solace in the assurance that he was not alone.

With heartfelt honesty, I acknowledged that Michael was indeed going through an incredibly challenging time, with limited control over his parents' arguments.

Frustration in situations beyond our influence is natural, but I stressed the importance of maintaining professionalism, expressing gratitude, and remaining committed to personal growth. I shared that such resilience would pave the way for long-term success, anchored in discipline and unwavering determination. Continuing our conversation, I emphasized the value of mindfulness or spirituality as a means of finding solace amidst painful experiences, regardless of religious affiliation.

Moved by his openness and honesty, Michael readily agreed to explore these avenues and seek guidance through faith. By this point, we had arrived outside his house, bathed in the warm embrace of nature's typical weather. Exiting the car, I assisted Michael, ensuring he gathered all his belongings, before placing them back in his hands. The final gesture was a tight embrace, as I whispered words of encouragement and reassurance. I reminded him of his strength, independence, and the incredible potential within him. That hug, a moment of genuine connection and support, remains etched in my memory.

To this day, whenever I face rough mornings or challenging days when the desire to rise at 5 am wavers, I think of individuals like Michael. Their unwavering faith in me as an inspiration pushes me forward. I remember that

in supporting one another during their darkest times, we not only uplift them but also fuel our own motivation to make a positive impact in the world. And Michael's story is a testament to the transformative power of support and resilience.

Since that pivotal encounter, Michael has made incredible strides in his life. He has lost an impressive 50 pounds, showcasing his commitment to personal well-being. His consistent attendance at our ATFA meetings has not only brought him newfound confidence but has also propelled him to victory in our competitions. Michael's academic performance has improved significantly, reflecting his determination to excel in all areas of his life.

Looking back on my encounter with Michael, I am reminded that while I was just one person who was able to make a difference in his life, the power of collective action is immeasurable. If we all come together, united in our efforts to support one another, the impact we can have on the world is tremendous.

Imagine a world where empathy and kindness prevail, where individuals extend a helping hand to those in need, and where we all strive to uplift and empower one another. In this world, heroes are not just found in comic books or on movie screens; they are everyday

people, like you and me, who choose to make a positive difference in the lives of others.

When we unite our efforts, there is no limit to what we can achieve. By supporting and uplifting one another, we create a ripple effect of goodness and inspire others to do the same. The challenges we face as a society become surmountable when we stand shoulder to shoulder, working towards a common goal of creating a better world.

It starts with small acts of kindness and support, just like the one I extended to Michael on that fateful day. Each act, no matter how small, has the potential to change a life, spark hope, and ignite a sense of purpose. And when multiplied by the collective efforts of countless individuals, these small acts become a powerful force for transformation.

So, let us come together as a global community, recognizing that we all have the capacity to be heroes in someone's life. Let us lend a helping hand, offer a kind word, and provide support to those who need it most. By doing so, we can create a world where compassion, empathy, and support are the guiding principles that shape our interactions and shape our future.

Together, we can be the change we wish to see in the world. Together, we can build a brighter future for generations to come. Let us stand united, ready to embrace our roles as everyday heroes, and make this world a place where kindness, support, and compassion reign supreme.

Conclusion: Join the ATFA Movement

As we reach the conclusion of this book, it is important to reflect on the powerful stories and lessons we have encountered along the way. From my childhood experiences to the transformative encounters with individuals like Michael, the significance of financial literacy education and the impact we can make in our communities shines through.

Throughout this journey, we have explored the urgent need for financial literacy education in our society. We have witnessed firsthand the consequences of a lack of financial knowledge, from increasing wealth inequality to soaring student debt and a cycle of living paycheck to paycheck. It is clear that addressing this issue is crucial for the well-being and success of individuals and future generations.

The stories shared in this book serve as a testament to the potential within each of us to create positive change. Whether you are a teenager or an adult, regardless of your background or experience, you have the power to make a difference in your community. The

journey I have embarked upon as a 14-year-old who had a dream and founded ATFA at 16 is proof that age is not a barrier when it comes to creating meaningful impact.

So, I invite you to join the ATFA movement and become part of our community dedicated to empowering the next generation with the essential life skills of financial literacy. By accessing our free start-a-chapter curriculum, you can bring financial education to your own community, igniting a spark of knowledge and empowerment. Our comprehensive curriculum, developed now for over three years, offers a step-by-step guide that covers key topics like credit, budgeting, taxes, and long-term investing.

Furthermore, our Washington-wide guest speaker network provides an opportunity to connect with experts in the field, enabling students to learn directly from industry professionals and gain invaluable insights. Through this network, we foster a collaborative environment that encourages learning, growth, and the exchange of ideas.

By requesting access to our curriculum, you are taking a significant step towards empowering yourself and those around you with the vital life skill of financial literacy. You will gain free tools to make informed

financial decisions, manage your resources effectively, and set a solid foundation for future success.

Remember, education is the key to unlocking a brighter future, and by joining the ATFA movement and accessing our free curriculum, you are equipping yourself with the knowledge and resources to make a lasting impact in your community.

So, don't hesitate. Click on the link below and request access to the free ATFA curriculum now:

ATFA Curriculum Access Link: tinyurl.com/ATFAFC

Together, let's embark on this journey of financial empowerment, learning, and community-building. The world is waiting for the heroes within us to rise and create a brighter future for all. Join the ATFA movement and let's make a difference, one chapter at a time.

Appendix: Credentials, More about ATFA, and Me

As an addition to this book, I would like to provide you with further information about myself, Ashwin, and the Ashwin Teen Financial Academy (ATFA). Here are some links and details that will give you a deeper understanding of our work, my personal background, and the legitimacy of ATFA as a nonprofit organization.

1. ATFA Academy Website, Our Free Personalized Online Courses, and Team: <https://atfaacademy.org>, <https://courses.atfaacademy.org/>, and <https://atfaacademy.org/team/>

Visit our official website to learn more about ATFA, our mission, free programs, and the impact we are making in the field of financial literacy education. Explore the free resources and information available to students, educators, and community members.

2. Speaking at an Assembly:
<https://tinyurl.com/ATFATodaysFuture>

Watch a video of me speaking at an assembly, where I share insights and inspire others with the importance of financial literacy education and the ATFA movement. This will provide a glimpse into my passion and dedication to empowering individuals with essential financial knowledge.

3. LinkedIn Profile: [Ashwin'sLinkedIn]

<https://www.linkedin.com/in/ashwin-joshi-a02578271/>

Connect with me on LinkedIn to stay updated with my professional journey, achievements, and ongoing efforts in the field of financial education. This platform will give you a deeper insight into my background, experience, and commitment to making a positive impact.

4. 501(c)(3) Determination Letter from the IRS: [Link to DeterminationLetter]

https://atfaacademy.org/pdfs/501c3_Certificate.pdf

The 501(c)(3) determination letter from the Internal Revenue Service (IRS) confirms ATFA's status as a tax-exempt nonprofit organization. This letter attests to our commitment to the community and the legitimacy of our operations as a registered nonprofit entity.

By exploring these links and resources, you will gain a comprehensive understanding of ATFA's work, my personal dedication, and the credibility of our organization. We believe in transparency, accountability, and the importance of providing evidence to support our claims.

Thank you for your interest in ATFA and for joining us on this journey toward empowering individuals with

financial literacy. Together, we can make a lasting impact and create a brighter future for all.



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