

From High School to Homeownership The Four Key Financial Steps



Essay Contest!

Students have a chance to submit a 300-500 word essay based on what they learned during the program.

Essay Question:

How will you utilize the four key steps to successful homeownership?

Include information from the four workshops:

- Budgeting/Savings, Credit; Renting and Homeownership
- Be creative! Put it into your own words!
- Can be in a story format

Cash Prizes:

The first place winner will receive \$500!

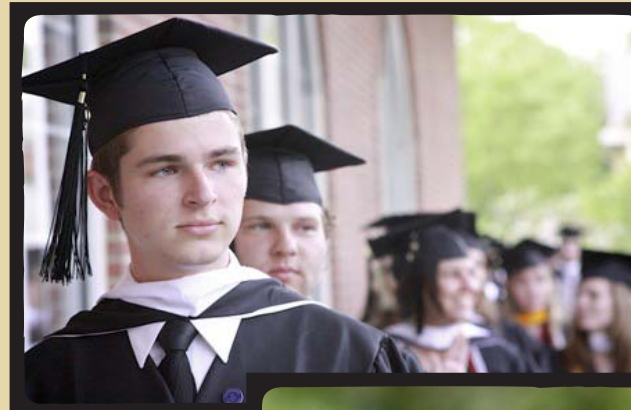
Due Date:

All essays will need to be completed and submitted by November 16.
The committee will decide the winners on November 30.

Questions?

Contact Christine Sanchez at 382-8776 or christine@tucsonrealtors.org

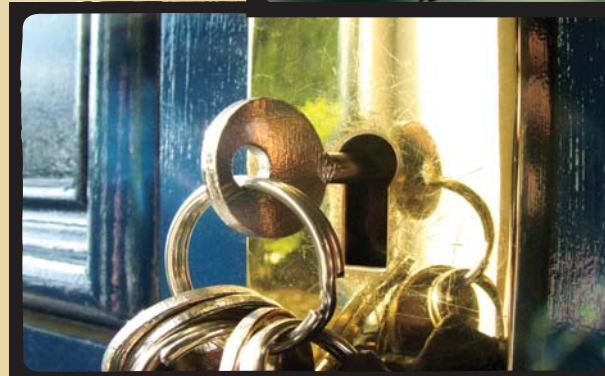




**From
High
School**

To Home Ownership

SOLD



**The
Four Key
Financial
Steps**

TUCSON ASSOCIATION OF REALTORS®

www.tucsonrealtors.org





THE PROGRAM

This program is designed to help high school students take a critical look at their future financial responsibilities and the process of purchasing or renting a home. Students will learn how their behavior with money and credit in their teen years can have long-term consequences regarding their ability to rent or buy a home in the future.

HOW IT WORKS

Teachers can utilize the program to enhance their students every day life & workplace skills. The presentation will highlight the importance of financial literacy and the critical timing of it in this economic condition while aligning with the Arizona Academic Standards in writing and workplace skills. While it may be some time before students consider whether they will rent or buy, having a clear picture of the steps involved will help them make better financial decisions now. Teachers will have an opportunity to invite professionals in the real estate industry to help students understand that their actions have a direct impact on their adult lives. Not only do the students benefit from these wonderful lessons, but so do the teachers!

THE WORKSHOPS

The "4 Key Financial Steps to Success" guide features presentations by experts on budgeting, credit, renting and buying all tailored to meet your needs as a teacher. These workshops are not a mandatory part of the program but are strongly recommended.

ESSAY CONTEST

How do I get from High School to Home Ownership?

The program also includes a written essay highlighting the financial lessons. Winners receive cash prizes.

"I would like to thank you for coming to Santa Rita to tell us about financial planning and how to save money...I have also learned how to be careful of what I buy, like what I want and what I need. I now cut back on some of my expenses and am working on a spending plan." ~ Santa Rita High School Student



CONTACT INFORMATION

Teachers! Sign up for this FREE Program:

Learn How by Contacting Christine Sanchez at christine@tucsonrealtors.org or 520-382-8776



"Thank you for your outstanding presentation. You helped me realize that saving money is very important if I am ever to pay off my expenses in my later life. Thanks to you now I can focus on constructing a plan for future financial success."
~ Santa Rita High School Student

From High School to Homeownership

The Four Key Financial Steps

Testimonial Page

"I would like to thank you for coming to Santa Rita to tell us about financial planning and how to save money...I have also learned how to be careful of what I buy, like what I want and what I need. I now cut back on some of my expenses and am working on a spending plan," said ***Santa Rita High School Student***.

"Please extend my thanks again to Ed, Jeff, and Wendy. They were amazing and it was such good information. I would love to set up four presentations next year to cover each section," said ***Jacqie Allen, Career Counselor, Rincon High School***.

"I had a student who works at Safeway stop me yesterday and tell me how valuable and interesting she found the talk on saving to be. A special thanks—this has been a great series and very much needed by our students," said ***Linda Andersen, Team Leader for the Academy of Business & Entrepreneurship, Santa Rita High School***.

"Tucson Association of REALTORS® has provided my business and banking and finance students with important lessons in personal finance. It is a program I have been able to use with freshmen through seniors. A home is something all students can relate to; therefore, the lessons have provided context for improving critical thinking skills, reading, writing, and even math. Examining credit scores, housing location, budgeting, and square footage measurements have all provided students with tools for planning their future careers. Members of the Tucson Association of REALTORS® have been available to help with presentations, which provided a community link to the curriculum," said ***Roggie Ross, Banking and Finance Instructor, Cholla High Magnet School***.

"I want to thank you and your team so much for offering this opportunity to my students," said ***Brenda Lowery, Spanish Teacher, Sabino High School***

"These courses teach important life skills that every high school student needs," said ***Tom Heath, chair of the Housing Opportunities committee***. "These are skills they can take with them and apply in life."

"Thank you for your outstanding presentation. You helped me realize that saving money is very important if I am ever to pay off my expenses in my later life. Thanks to you now I can focus on constructing a plan for future financial success," said ***Santa Rita High School Student***.

"For the short term, they were motivated to write an essay; for the long run, they plan for their future and set life-long goals. In addition, my students have started getting familiar with the process of how to rent or how to purchase a property at an earlier age. Students have become confident as writers through such an amazing opportunity. I also was proud to be a teacher when my school got an award of \$500 as a result. Entering this contest and participating in their English classes were very advantageous to my students. Most of my students expressed that the activity was very beneficial to each individual student in her English class. Many of the award recipients were surprised at the cash prize and thrilled at using it to good use. For example, Molly deposited her award in her savings account while Katherine put it in her investments. She even mentioned that having their entrance in the contest mandatory through English class was helpful, as they would have never thought of entering otherwise," said ***Shelley Yu, Marana High School Teacher***.

"The High School to Homeownership Program is a great learning opportunity for our students. It helps us present the 21st Century communication skill in a meaningful way to our students. Keep up the good work!" said ***Roggie Ross, Instructor, Financial Services, Cholla High Magnet School***.