



## Planting Financial Seeds

How early stock education builds wealthy futures

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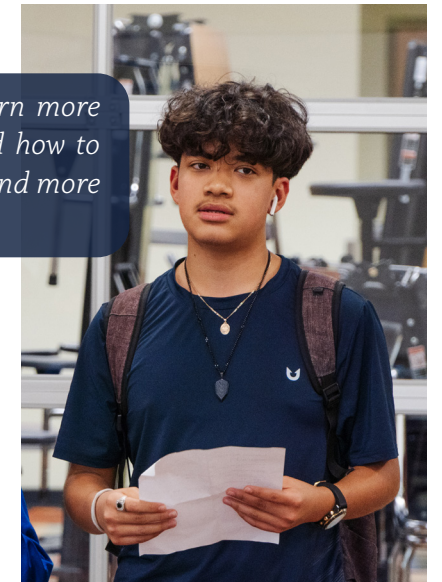
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TEXT BY **JAY O'NEILL** PHOTOGRAPHY/DESIGN BY **JOSH HUISKEN**

QUOTE BY **YAIR CRUZ TAPIA** DINOMIGHTS ALUMNI

*“I learned how stocks work and how to find companies that can help me earn more money. I also learned that some companies are riskier than others. I learned how to predict customer behavior based on holidays or the time of year. I now understand more about how businesses work and how to come up with ideas to start one.”*



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Last year Yair, Raul, Jhonson and Jose did not know me. This group was all new and I am sure they questioned my motives. I wanted to spend this year to get to know them. Once I gained their trust, I hope a can develop into a better mentor for them. The Stock Game, was a way slowly start that process.

**Can you briefly describe the structure of your project?**

I have been working on setting up a mentor program for a couple of years. The intent is to provide a group of students with support throughout high school that will, hopefully, better position them for future success.

**What were the key concepts you aimed to teach the kids about investing and the stock market?**

Year one of the Stock Market program was to introduce the kids to stocks. Pick stocks they know and like, and see how the value changes throughout the year. In year two, we will dive deeper into why stocks are priced the way they are, why the prices change, and how to identify long-term value stocks. I would love for the kids to have a better understanding of Compounding Interest, Stock Volatility, Dividends and Stock Price Calculations.

**What inspired you to create this project?**

When I was in Junior High I attended a number of Camps where I met counselors that were willing to invest time and effort into making our lives better. That had such a positive impact on my life and has inspired me to be a coach and mentor. I have a degree in accounting and an MBA. This has provided a lot of insight into financial markets. I hope to impart what little I know into the next generation.

**Why do you think it's important for kids to learn about the stock market at a young age?**

Knowing what I know now, I wish I would have put more money into the stock market when I was younger. I had no idea the value I could have created and how that financial stability would have allowed me to do more of what I love. If these kids can learn more at a younger age, I hope that will improve their lives through a stronger financial understanding they can apply toward their future.

**How does learning about stocks early prepare students for real-life financial decisions later on?**

Many young adults learn lessons through bad decisions. Debt and credit cards can ruin early credit and cost people a lot of money and hardship. Teaching these kids about finance will, hopefully, give them some tools which they can apply to the decisions they will make about their own finances. Where to invest, when to invest, paying interest on credit cards, paying for school, having a safety net of money toward emergencies. High School will go fast, and I believe there are a lot of life lessons school does not teach. Can this group fill in some of the missing pieces. I have a list and finance is just one.

TEXT BY **JAY O'NEILL** PHOTOGRAPHY/DESIGN BY **JOSH HUISKEN**