



The Back Nine: Financial Empowerment

April is Financial Literacy Month and Coach Michael of the First Tee of Cleveland is at home like most everyone else. I am just puttering around the house practicing *social distancing* with my longest driver – [wife hates that – when I knock lamps over – oops -just playing through]. I really miss being outside with my First Tee player classes so I started playing a few holes on “my financial empowerment golf course.” *First I reviewed my nine core values which are Honesty; Integrity; Sportsmanship; Respect; Confidence; Responsibility; Perseverance; Courtesy; Judgment; Doc, Grumpy, Happy, Sleepy, Bashful, Sneazy, and Dopey???* Okay I need to work that.



Hole # 1 is a short 95-yard par 3 that can easily be reached with a sand wedge. It is early morning, the day is young and the dew is still on the roughs outlining the fairway. I’m glad that I got started early before the crowds and the sun blazing down.

Financial stability and success often starts early in life. I think that “*thriftiness and saving*” are core values which we start to learn (or not learn) between the ages of 3 and 10. *I was wondering what can I save at my house?*

Hole #2 is a straight but rolling 240 yards defended by sand on either side. [I’m going use a mid-iron to make sure that the ball falls in front of the green into the fairway and bounces up on the green – that’s my plan)

Planning is vital in the financial success of students and adults alike. Whether it’s a gift or money we earn, spending and saving money requires a plan – a budget. When I am standing in the tee box of my favorite golf course or at the door my favorite store, I find that if I plan my course of actions, I can more often realize my goals.

Hole # 3 is a surprising 550-yard par 5. [I didn’t see that coming.] I have 14 clubs in my bag and none of them is going to get me there in a single shot – but some combination will give me a peak at the green on my third shot. I’m a bit reckless with my driver so I leave it in the bag and reach for a hybrid and a fairway wood that will keep me safe. I *know* what’s in my bag.

Financial knowledge is powerful. You don’t have to be a financial genius to know what’s in your financial bag. How much to you earn and how much do you actually get to bring home? *How much does it cost when I leave the light or television on?*

Hole # 4 is a 130 yard par 3. Standing in an elevated tee box and looking down on the flag stick, I see the slight movement of a breeze stirring. I lower my head over my nine iron and complete a smooth swing through the ball lifts a small divot. I feel the loft of the ball as reaches its apex and drops vertically onto the hole.

Nobody will care as much about your financial future as you. Your financial wellness is in your hands. The values that you develop and the skills and passion you apply to earning, spending and saving your money will help guarantee your future financial stability.

*It’s in the hole!!!
I am a professional; do not try this at home.
On second thought, you should try this at home sans the driver.*

