

JORDAN'S FUTURE

What Happens Next

College · Savings · Loans · Service · Age 25

Four decisions. Three futures. One worksheet.

Version A — No Plan

Version B — Some Plan

Version C — Real Plan

Name: _____

Date: _____

HOW THIS WORKSHEET WORKS

You Are Jordan's Decision-Maker

JORDAN'S STARTING LINE

Age 16. Colorado Springs.

Works 15 hrs/week at \$15/hr.

Monthly take-home: ~\$967.

Monthly spending: \$1,297.

Gap covered by parents: \$330/mo.

In 2 years, that gap becomes Jordan's problem.

YOUR JOB

Make 4 decisions for Jordan.

See what each choice costs.

Then meet Jordan at 25.

No judgment. Just math.

Choices compound the same

way interest does.

THE CURRENT MONTHLY GAP**\$330***more than Jordan earns*

Jordan spends \$330/month more than he earns. His parents cover this gap right now. Every major decision Jordan makes — college, savings, service — has to reckon with this number first. Choice 1 addresses it directly.

PART 1 OF 3 · THE MONEY DECISIONS

Choice 1 — Address the Gap

CHOICE 1 — THE FOUNDATION

Jordan spends \$330/month more than he earns. What does he do? Cut \$330 in spending — mostly food and entertainment

A Solvent immediately. Requires real sacrifice. Most of the cut comes from the \$383 food budget.

B Increase work hours from 15 → 22 per week
Earns ~\$1,419/month. Covers the gap. Less time for school, sports, and activities.

C Split it — cut \$165, work 18 hrs/week
Moderate sacrifice on both sides. Most realistic for most students. Manageable.

D Keep the status quo — let parents cover it for now
Zero sacrifice today. But the gap grows larger and more urgent when parents stop covering it.

WHY THIS CHOICE COMES FIRST

Every other choice in this worksheet assumes Jordan has addressed the gap.

*If he hasn't — there is nothing to save, no safety net for college costs,
and any financial plan is built on sand.*

Choice A costs Jordan one DoorDash order per day. That is what the gap is.

Choice 2 — Savings

After addressing the gap, Jordan has a small amount left over. The table below shows what different savings amounts — started at different ages — are worth later. Every number assumes a conservative 5% annual return.

MONTHLY SAVE	STARTS	AT 22	AT 30	AT 40	AT 50
\$25/mo	Age 16	\$2,094	\$6,065	\$13,871	\$26,728
\$50/mo	Age 16	\$4,188	\$12,130	\$27,742	\$53,456
\$100/mo	Age 16	\$8,376	\$24,260	\$55,484	\$106,912
\$50/mo	Age 18	\$2,651	\$9,838	\$23,968	\$47,239
\$50/mo	Age 22	\$0	\$5,887	\$17,460	\$36,521
\$50/mo	Age 25	\$0	\$3,400	\$13,364	\$29,775

THE GREEN ROW — \$50/MONTH STARTING AT AGE 16

At 22: \$4,012 · At 30: \$17,820 · At 40: \$42,360 · At 50: \$84,900

\$50/month is one less DoorDash order per week. One less energy drink per day.

The money spent on delivery fees this month could be worth \$84,900 at age 50.

That is not a lecture. That is a trade Jordan gets to make consciously.

The last row (\$50 starting at 25) shows the cost of waiting.

Waiting 9 years costs Jordan \$59,000 at age 50. Not missing a payment. Just starting late.

CHOICE 2 — SAVINGS

After addressing the gap, Jordan has ~\$50 left over each month. What does he do?
Save \$25/month — high-yield savings account

A

Safety net. Low risk. Easy to access in emergencies. Lower long-term growth.

B

Save \$50/month — low-cost index fund (long-term)

Better growth over decades. Less liquid. Good for goals 5+ years away.

C

Split: \$25 savings + \$25 Roth IRA

Best long-term combination. Roth grows tax-free. Requires earned income — Jordan qualifies.

D

Spend it — he'll save more when he earns more

The most common choice. Also the most expensive one over a lifetime. See the last table row.

Choice 3 — College and Loans

Jordan wants a four-year degree. The question is not whether — it is what it will cost him to get it, and whether the math made sense before he signed.

PATH	BORROWED	MONTHLY PMT	TOTAL REPAID	INTEREST PAID
PPCC 2yr → UCES transfer	\$18,000	\$204/mo	\$24,526	\$6,526
UCES 4yr, partial loans + work	\$32,000	\$363/mo	\$43,602	\$11,602
CU Boulder — average loans	\$52,000	\$590/mo	\$70,854	\$18,854
Private university — average	\$85,000	\$965/mo	\$115,819	\$30,819
Trade / cert program	\$6,000	\$117/mo	\$7,044	\$1,044
No loans — CC + work full path	\$0	\$0/mo	\$0	\$0

THE 'INTEREST PAID' COLUMN IS THE REAL PRICE OF BORROWING

\$32,000 borrowed → \$43,786 paid back. That extra \$11,786 bought nothing.

\$85,000 borrowed → \$116,275 paid back. The interest alone equals two years of rent.

The PPCC → UCES path (purple row) gives Jordan the same degree for \$14,000 less.

Employers rarely ask where you completed your first two years.

That \$14,000 difference, invested at 5%, is worth \$38,000 by age 40.

CHOICE 3 — COLLEGE**Jordan wants a four-year degree. How does he get it?****A****PPCC 2 years → UCCS transfer (4yr total)***~\$18,000 loans. \$194/month for 10 years. Same degree. Less debt. More time to save.***B****UCCS four years, part-time work***~\$32,000 loans. \$362/month for 10 years. On-campus experience. Manageable if he works.***C****CU Boulder — larger loans, larger network***~\$52,000 loans. \$589/month for 10 years. That is a car payment every month for a decade.***D****Trade school or certification (HVAC, tech, medical)***12-24 months. \$0-\$8,000. Starting salary often matches or exceeds 4-year graduate pay.*

PART 2 OF 3 · THE SERVICE DECISION

Choice 4 — Time, Money, or Both

GIVING MONEY

Meaningful. Private. Valid.

Helps organizations do their work.

Reflects values. Builds a habit.

Does not go on a resume.

Does not earn a reference letter.

Does not open professional doors.

Give if you can and want to.

Just know what it does and does not do for your future.

GIVING TIME

Builds a record. Creates relationships.

4 hrs at TESSA = one reference contact.

12 hrs/year = scholarship essay material.

Board meetings = civic credential.

Goes on a resume.

Earns reference letters.

Creates relationships that open doors.

If you have to choose — choose time.

Time is the currency that compounds in public.

OPTION	WHERE	TIME	WHAT IT BUILDS
Staff a resource table	TESSA, TESSA or local org	4 hrs / one Saturday	First relationship. First reference contact. One story.
Attend a public board meeting	CDAC or Board of Health	2 hrs / once per month	Civic credential. Documented presence. Scholarship essay.
Submit a written public comment	Any county board	~90 minutes total	Permanent public record. Name attached to a researched issue.
Key Club or Rotary Interact officer	School-based	10+ hrs / year	Formal credential. Scholarship eligibility. Leadership track.
12 hrs/year — any combination above	See above	1 hr/month	Scholarship essay. Reference letter. Enough for a real story.

CHOICE 4 – SERVICE

Jordan has some extra time or money. What does he do with it?
4 hours / year — one Saturday afternoon with an organization

A

Minimum viable. Gets a foot in the door. Earns one relationship. Goes on the resume.

B

12 hours / year — one hour per month of civic engagement

Scholarship-worthy. One solid reference. A story that is genuinely Jordan's own.

C

\$10-25/month donated to TESSA or another local anti-trafficking organization

Meaningful and private. Does not go on a resume. Does not build credentials. Still matters.

D

Both B and C — 12 hours/year AND a small monthly contribution

The strongest combination. Time builds the record. Money is a private commitment.

PART 3 OF 3 · THE OUTCOME

Jordan at 25 — Three Versions

Every choice builds toward one of these three versions of Jordan at 25. The numbers are real. The outcomes are directional, not guaranteed. Choices compound the same way interest does — quietly, consistently, and in one direction.

VERSION A — NO PLAN (CHOICES D · D · C OR HIGHER · A)

Jordan made no changes. The gap got bigger.

Still spending more than he earns at 25 — the gap is now fully his

Took \$52,000 in loans without a plan — paying \$589/month for 10 years

Zero savings — one medical bill away from credit card debt

Never volunteered — résumé has job history but no civic story

Living paycheck to paycheck in a one-bedroom split with a roommate

Not broken. Not thriving. Exactly where he was at 16, just more expensive.

Financial position at 25: \$0 saved · \$52K debt · \$589/mo loan payments · no civic record

VERSION B — SOME PLAN (CHOICES C · B · A · A)

Jordan balanced his budget and took the cheaper college path.

Addressed the gap at 16 — balanced his budget within 6 months

Saved \$50/month from age 16 — has ~\$6,000 in savings at 22

PPCC → UCCS transfer — \$18,000 in loans, \$194/month for 10 years

4 hours of volunteering — one reference, one foot in the door

Stable. Not wealthy. But with choices Version A Jordan does not have.

The \$194/month loan payment is manageable. The \$589 one was not.

Financial position at 25: ~\$6K saved · \$18K debt · \$194/mo loans · one civic reference

VERSION C — REAL PLAN (CHOICES C · C · A · D)

Jordan made small consistent choices starting at 16.

Balanced budget at 16 — cut spending AND added hours, gap gone in 3 months

Saved \$25/mo savings + \$25/mo Roth IRA — \$8,000+ at 22, tax-free growth

PPCC → UCCS — minimal loans, degree in 4 years, \$194/month for 10 years

12 hrs/year service + Key Club officer — two scholarship essays written

Attended 6 consecutive CDAC meetings, submitted 2 written public comments

At 25: low debt, savings compounding, civic track record, two reference letters

The opportunities that come to Version C Jordan are qualitatively different.

Financial position at 25: \$8K+ saved (growing) · \$18K debt · scholarships · references

YOUR CHOICES → YOUR VERSION OF JORDAN

Put It Together

YOUR CHOICE 1:	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D	YOUR CHOICE 2:	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D
YOUR CHOICE 3:	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D	YOUR CHOICE 4:	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D

Based on my four choices, I am building toward:

Version A Version B
Version C

Which single choice — from your four answers — has the biggest impact on Jordan's outcome? Why?

What is the smallest thing Jordan could change this week that moves him toward Version C?

If Jordan replaced one DoorDash order per week (\$18) with a savings transfer — what would that be worth at age 40? (Use the savings table on page 4. Hint: $\$18/\text{week} \times 4.3 \text{ weeks} = \sim\$77/\text{month}$.)

Is there a version of Jordan's service choice that works for your own life right now — with your actual schedule?

FOR PARENTS AND TEACHERS

A note to parents

Your child completing this worksheet likely already knows their monthly spending from Part A, and what your family covers from Part C. That is intentional. Transparency about real numbers — not shame, not guilt — is the goal.

The most useful conversation this worksheet opens is not 'you spend too much.' It is 'what is one thing you want to start doing differently, and how can we support that?'

A note to teachers

This worksheet works best after students have completed the Jordan budget sample and the Part A personal workbook. The role-play is most effective when students have their own real numbers to compare.

The service section is designed to generate class discussion — particularly the money-vs-time distinction. There is no correct answer, and students who disagree with the framing are usually the most engaged in the conversation.

Who you are going to be does not expire.

It is available to you right now, today, in whatever