

Ledgerquest — Concept Poster

Print this and pin it up — an at-a-glance map of the Ledgerquest cast and the ideas each one carries. Come back to it whenever you want to remember who teaches what.

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Meet the cast — and what each one teaches

Character	What they carry
Priya	Compound growth / interest over time
Marcus	Budgeting / allocation
Devon	Opportunity cost / trade-off
Rosa	Saving / delayed gratification
Cyrus	Debt & credit / cost of borrowing
Nadia	Risk vs. reward / diversification
Yusuf	Income & taxes / gross-vs-net
Calla	Needs vs. wants / value-per-dollar
Odette	Inflation / purchasing power
Hollis	(Mentor) — guides reflect-on-approach

Key ideas at a glance

The big concepts this cast helps you master:

- Money basics: needs vs wants, income, spending choices
 - Prioritizing needs vs wants and getting value per dollar
 - Building and balancing a budget
 - Earning income: gross vs net pay, withholding, taxes, pay types
 - Saving: pay-yourself-first, goals, emergency fund, SMART targets
 - Saving: bank accounts, simple interest, APY, fees, account safety
 - Saving: compound interest, interest-on-interest, Rule of 72, time value of money
 - Managing credit: principal, interest, how a balance grows, cost of borrowing
 - Managing credit: what credit is, credit reports, what moves a score
 - Managing risk: pooling risk, when insurance makes sense, premiums, deductibles
 - Managing risk: not-all-eggs-in-one-basket, spreading risk (concept, non-gambling)
 - Spending/investing: inflation, purchasing power, why prices rise over time
 - Spending/decision-making: comparison shopping, unit price, marketing + scam literacy
 - Decision-making: cars, phones, rent — trade-offs, total cost, financing choices
 - Decision-making/earning: college, training, apprenticeships — cost, aid, ROI (anti-evangelism)
 - Decision-making: integrating income, spending, saving, credit, risk into a life plan
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