

# Pride Ignite

## Have Dat Vision



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# HAVE DAT VISION

HOSTED BY: DEV DEMETRIES  
CREATOR • ARTIST • ENTREPRENEUR

**FINANCIAL LITERACY**

- COMPOUND INTEREST
- 80/20 RULE, 60/20/20 RULE
- "ADVANCED SAVINGS" ACCOUNTS
- ASSETS & LIABILITIES
- THE VALUE OF PERSONAL & BUSINESS CREDIT

PAK Enrichment  
03 JUNE | 28 JULY  
Financial Literacy Classes

SIGN UP TODAY

JUDAH Ministries

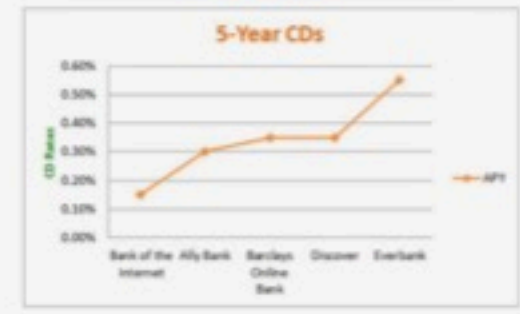
### Financial Literacy with Old National Bank



*Robert Hailey*

Robert Hailey is a distinguished graduate of Roosevelt University in Chicago, Illinois, with a Bachelor of Arts in Business Administration. Prior to his relocation to Indianapolis, Robert had already begun his successful career in mortgage lending and financial services. He was a highly regarded Realtor, Loan Officer, and Manager, a veteran of over two decades in the real estate and mortgage lending industries, has the expertise to devise a custom-fit mortgage loan that best meets both the immediate and long-term needs of each borrower. He takes the time to gain an understanding of his client's financial objectives in order to structure the optimal solution. He and his wife of 16 years reside in Indianapolis, Indiana, and they are very involved in their local Eastern Star Church Community. He is a board member of the 100 Black Men Inc. of Indianapolis Chapter, a youth mentoring organization, and likewise serves on the Board of Homeowners' Association. He enjoys engaging in physical activities such as jogging, as well as traveling, reading, and watching films.

Bank	APY	CD Term (Months)	CD Amount (Minimum)	Min. Deposit
Bank of America	4.25%	12 Months	25,000	50,000
Bank of America	4.25%	18 Months	25,000	50,000
Bank of America	4.25%	24 Months	25,000	50,000
Bank of America	4.25%	36 Months	25,000	50,000
Bank of America	4.25%	48 Months	25,000	50,000
Bank of America	4.25%	60 Months	25,000	50,000
Bank of America	4.25%	72 Months	25,000	50,000
Bank of America	4.25%	84 Months	25,000	50,000
Bank of America	4.25%	96 Months	25,000	50,000
Bank of America	4.25%	108 Months	25,000	50,000
Bank of America	4.25%	120 Months	25,000	50,000



#### Debt to Income Ratio

- Monthly obligations (payments) include:
  - Mortgage or rent
  - Credit cards
  - Personal loans and lines of credit (HELOC)
  - Car loans / leases
  - Student loans
  - Child support, alimony
  - Any other payment that shows up on your credit report



#### Housing Expense to Income Ratio

- Homeowner's monthly housing costs include (PITI):
  - Principal payment
  - Interest
  - Property Taxes
  - Mortgage Insurance (MI) / Property Insurance
  - Association fees
- Renter's monthly housing costs include:
  - Rent
  - Renter's Insurance



#### Best credit cards for building credit

- Winner: Petal 2 "Cash Back, No Fees" Visa® Credit Card
- Runner-up: Discover iBB Secured Credit Card
- Best for cash back: U.S. Bank Cash+® Visa® Secured Card
- Best low deposit: Capital One Platinum Secured Credit Card (see rates and fees)
- Best for international applicants and instant access: Discover Digital First Card™
- Best for travel rewards: U.S. Bank Altitude® Go Visa® Secured Card
- Best for students: Discover iBB Student Cash Back
- Best for average credit: Capital One Platinum Credit Card (see rates and fees)

## KOMPUTER LUV

- 68 Teens \* weeks Farm-To-Table Komputer Luv; 9 Classes
- Pride Ignite - Komputer Class - Music Video Production w/ Komputer Luv - JUDKLO1 PRIDEACADEMY31
  - Pride Ignite - Komputer Class - Small Business Marketing - JUDKLO2 PRIDEACADEMY317
  - Pride Ignite - Komputer Class - Droneology - JUDKLO3 PRIDEACADEMY317
  - Pride Ignite - Komputer Class - Apple Mac Familiarization w/ Komputer Luv - JUDKLO4-1 PRIDEACADEMY317
  - Pride Ignite - Komputer Class - Windows Familiarization w/ Komputer Luv - JUDKLO4-2 PRIDEACADEMY317
  - Pride Ignite - Komputer Luv - PS4 Proficx - JUDKLO5 PRIDEACADEMY317
  - Pride Ignite - Komputer Luv - Virtual DJ Sampling- JUDKLO6 PRIDEACADEMY317
  - Pride Ignite - Komputer Luv - iPhone 13 Teardown - JUDKLO7 PRIDEACADEMY317
  - Pride Ignite - Komputer Luv - Xbox 360 Teardown - JUDKLO8 PRIDEACADEMY317



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