

# Personal Finance Summer Reading

Welcome to Personal Finance! Before we dive into lessons about income, budgeting, and investing this upcoming school year, we are going to start with the most critical financial question you can ask yourself: **Why?**

Your summer reading assignment is to read Simon Sinek's bestselling book, **Start with Why**.

## Why Read This for class?

Traditional finance teaches you the What (saving money) and the How (creating a budget). However, without a clear Why, budgets and saving are boring. Simon Sinek's book introduces the "Golden Circle"—a concept that forces us to look inward at our values and purpose before we act.

As Christians, our ultimate Why is rooted in honoring God and serving others. When your financial Why aligns with biblical stewardship, money transforms into a tool for kingdom impact. Managing your finances well isn't about hoarding wealth; it is about positioning yourself to be generous and pursue the calling God has placed on your life.

## Summer Assignment

Find two competing brands or companies that sell to high school students (ex- Apple vs. Samsung, Nike vs. Adidas, or Starbucks vs. Dunkin'). Create a presentation addressing the following:

- **The Comparison:** Identify which brand successfully communicates their Why (their belief, purpose, or identity) versus the brand that mostly focuses on their What (features, price, or discounts). Use specific examples from their commercials, social media, or slogans.
- **The Financial Reflection:** Reflect on your own spending habits. Have you ever spent extra money on a product just because you aligned with the company's "Why" or identity?
- **The Takeaway:** Based on Sinek's book, how can you realizing the difference between a company's Why and What help you make smarter, spending decisions?

Bring your Brand Audit to our first week of class. Be prepared to share your insights as we kick off the semester