

**Aki Keighley**

**Grade 12 – YRDSB**

My name is Aki and I took Enriched Academy through my School Board's Co-op Junior Achievement Program.

First of all WOW. Whoever made this program, you deserve a pat on the back. This was an amazingly structured and run program.

So a quick bit about myself, I have been lucky enough to learn some fundamentals about finance from my father while growing up but I must say that I learned a great deal more just from the first half of the Enriched Academy program.

One aspect of the program I particularly enjoyed was that when the content was not amazingly interesting, your team found a way to make it engaging. Whether that was by switching between speakers or presenting us a statistic about millionaires or famous people, or just simply giving us a break because we had made it to the end of the module, it all worked super smoothly which made it overall an enjoyable experience.

There were two main learning points that stuck with me to the end of the program. My first takeaway is that we should always pay ourselves first. I liked the idea of being able to do something now to contribute to my own future. If I keep 10% for myself, locked away in a savings account or invested, I won't be "giving my money to others" but instead, I will be looking after my future. AND I can always know that I have SOME money to lean on if I ever have financial problems. The second take away I have from this program is similar to the first and it is about the power saving has vs spending. This gave me a better understanding about why so many people have problems financially. It is simply interesting food for thought. Thinking about how many of us tend to succumb to instant gratification. I feel that I may be able to help those around me as well while they are still learning about finance just like I am.

I also can't stress how useful and fun it is to use the Debt Crusher tool on your website. I even went to the extent to change my registered email to my personal email just so that I would have access to it for the rest of my life!

Overall, this program was able to teach me specific ways of how I can be financially literate, and I have already implemented many of the practices I learnt throughout the program toward my personal finances which is really exciting because I feel that it will have a positive impact on my finances in the future.