

Aaron Velky: [00:00](#) This is a social movement more than the business. This is about normalizing the conversation with money. It's about giving opportunity to those that don't see possibility and it's really building content that connects with people wherever they are. So we want to have a step ladder of escalating content that gets more and more advanced.

Jon Vroman: [00:20](#) What's up gentlemen? Welcome to the front row dads podcast for all of you coming back for more. I'm grateful that you're here again and for those of you finding us for the first time, I'm your host, Jon Vroman. This is a podcast designed specifically for high performing, hard charging entrepreneurial men. As we say here in the front row dads community. In our brotherhood, we are family men with businesses, not businessmen who happened to have families. So my guest today, my friend Aaron, who is the CEO of Ortis Academy and essentially in a nutshell, he helps young people to to deepen, to gain clarity and to improve their relationship with money. What's fun about Erin is that we actually, I don't even know exactly how we met, but I remember our first meeting specifically, which is that Aaron was in town here in Austin and it was my birthday and I was celebrating with a couple of friends and, and uh, I liked errands so much in our interaction.

Jon Vroman: [01:24](#) Like it just gut check. Like this is a great dude. I invited Aaron to come join us for a very small intimate birthday celebration at one of my favorite spots here in Austin. And so he came along and I'll tell you what's cool is I walked out front, we're all loading up in the car at my house and my son was there, my, my older boy, tiger and Aaron was playing soccer with tiger. And I thought, first of all, that's awesome. It tells me a lot about a person when they come to my home and they're visiting and they they love on my kids, they engage with my kids, they talk with my kids because it's one thing to to say that you love youth and that you like to help young people and then in their presence ignore them. It's another thing to be fully engaged. And a little fun side note here about Aaron is that when I walked out front, they were playing soccer. They were kicking the soccer ball rap. And I noticed Aaron had some skill there and then I soon realized he was a, a division one soccer player of Maryland where he went to school. And uh, that was obvious man. I was like, Oh cool. Now my son's getting coaching from a pro. This is amazing. Anyway, Aaron, uh, welcome to the show buddy. I'm glad you're here.

Aaron Velky: [02:36](#) What an incredible intro man. Humbled by that to be here. And you know, for those of you tuning in, my hope is that in you

know, 45 minutes an hour we can disrupts the normal thinking and give you a lot of value. So I'm really excited to be here.

- Jon Vroman: [02:48](#) The topic of our chat today is going to be around money. So if you have an interest in, you know, the topic of, Hey, how do I talk to my kids about finances or what resources are available for my kids
- Aaron Velky: [03:00](#) around finances? And you might hear a kid and wonder what age. We're going to get into that here in a little bit. But we'll just say for now it's all ages and stages with your kids. We're going to sort of address what conversations might we be having along the journey. And so we're going to talk a little bit about, or does the Academy and specifically money club, a product, a program, a service that Aaron and his team have created that I just went through recently and had an opportunity to check out this online program with videos and content questions. And they really have gamified and made an interactive experience of learning about money, which I'm particularly interested in with especially my 10 year old, but like to include ocean at five in this conversation at some level. But really tiger is getting there and it's also been a hot topic in our group lately.
- Aaron Velky: [03:51](#) A lot of guys have been posting in the Facebook group. It's been brought up in random conversations about how do we talk to our kids about money and you know, how are you guys doing it? I was just with a buddy in Chicago. Uh, I was there for a speech and I stayed at his house and his oldest daughter said I got a debit card and was like talking about cash, right? Talking about money. It's just awesome. So Aaron, let's start with the, I'm going to just give you a lot of runway here to take this, where you up, but tell us about money club. What is it and why did you create it? You know, this, this journey for me started several years ago. We got involved with school program that led to some afterschool camps and summer camps and I coached youth soccer for several years and both me and my business partner did.
- Aaron Velky: [04:40](#) And we started to notice that the conversation about money and not only is it happening, but the rate at which money is changing is hyper fast, right? As, as tiger ages, like he probably will never need cash. We're moving to an entirely different space and I guess we're super grateful that we can do things that we love and understand that uh, that typography and as we migrated into the youth space and started asking questions, it was clear that the conversation about money is very taboo. It was also clear that the way that we engage the top is typically from our vantage point. And we spent a lot of time listening to

figure out what are the vantage points needed to connect with an audience that probably feels very left alone in this subject category. And we just listened. And through that process we came up with a lot of different exercises and ideas and talking points that got people excited to have the conversation because it was different.

Aaron Velky: [05:40](#)

Right. I don't know if you experienced John, but I definitely did. We had a banker come in Rauscher Brown shoes, Brown pants, Brown, Todd Brown glasses Brown here. Right? And he's like, let's talk about interest. And we're like, Oh my God, I'm really struggling to go to sleep. One interest is a tough subject. It's, it's very ambiguous. It can be good, it can be bad, but it's also like a level two subject matter. And on top of that, the way that we're engaging a young adult, like as an adult, I do not want to step into a two hour lecture on interest, but we could do things differently. We thought and you know, over four years and building the online money called platform, I wouldn't say we cracked the code, but we certainly are making our best efforts to do so. Yeah. When do you recall as a kid yourself being exposed to money and what challenges did you experience with money?

Aaron Velky: [06:31](#)

What's been your personal, I'm just personally curious, man. Like what's been your personal journey with it? Uh, I've had some really messed up some relationship elements with it. Quite honestly, when I would go out with my mom, my mom's answer was always no [inaudible]. It didn't matter what it was, it was always no, they're not would go out with my dad and he'd be like, dude, if you have money, like I don't care. It's your choice. So what that created for me was like, this space is safe, where like I always get a no, I don't even need to ask. I mean, this space is like totally open. What do I do? And when I got to college, mom wasn't there, so I just had this open territory and be like, Whoa, Oh, I guess I buy it. And the next step of that really evolved out of college.

Aaron Velky: [07:18](#)

I had disposable income and I blew all of it. It's super easy to do now. Even more so, right? It takes like three clicks on Instagram and man, so get this. Earlier today, I was like, maybe I'll get it a new piece of art in my house. So I literally just picked him up. Photo web, art, painting, art, painting, art, painting, art, painting, art, painting. And now my Instagram is full of it. [inaudible] crazy. So our impulses now become weaponized in this online digital currency where like it's super fast. It's so easy. Like I don't need a credit card. I just combined. Yeah. And like I slipped into that before that even happened. And then really even my athletic process where like I was so used to, Oh, I hit

the gym and suffering and I transitioned that relationship into money. And so the harder I work, the more grind I put in.

Aaron Velky: [08:09](#) The more like sleepless nights I gave my addiction started to really grow and I thought that, Hey y'all, if I'm suffering, this is all gonna work out. This is how you make it. So you know, really a couple points along that line pitted me in a space where my relationship with money was very unhealthy. I didn't know my own core values. I had been very adaptable. Therefore, with a lot of adaptability comes lack of identity. And through that process I had to really get some help really, really gets some out. So then you fast forward a little bit. Here we are. You started this, this company or this Academy, you've got money club. Let's get into some very practical basics cause you know there's questions that guys are going to be asking themselves right now. Like is this relevant for me,

Jon Vroman: [08:54](#) right? Like let's ages first like who is money club designed for specifically like you know, if there was an ideal age or a range of an age. Are we talking five-year-olds, 10 year olds, 15 year olds? Who's the ideal client for, for money club?

Aaron Velky: [09:11](#) Great question. And like the million dollar question for us. So for those of you tuning in, we like to say it's about stage not age. Everything in education is about what age are you? And we like to say, what stage are you let money club, live and breathe in a couple of environments that had done very well, uh, one of which is like 10 year olds in private schools. So 10 year olds in private schools have such an advanced cognition rate. They pick it up fast, they're interested, they're engaged. We've done it with 18 year olds, we've done it with 26 year olds. We've done it with employees and employers. Ultimately, I think if someone is interested in their kid being involved in it, there are two questions you can ask to see if it's a good fit. One is your kid already recognizing and asking about money, transactions, money, decisions?

Aaron Velky: [09:59](#) Are they engaging in the topic in some way, shape or form? And a lot of times they don't know what money is, right? So that's one place we start. It was like we have to define it. The other question to ask is how attentive to this process and how committed to the process are you for them? If you know you want them to take it all on course on their own at 10 then we got some other things to talk about, but if you want to really dive into these dialogues with them, get them involved in the games and be there with them as they're exploring this. Really, this is a, a program that's designed to uplift the entire family. And when we, like for example, we might talk about earning,

uh, we like to say that earning is creating value or solving problems.

Aaron Velky: [10:45](#) And really that's just the beginning for them to come home and talk to you whether you watched the video with them or not, but come home and say, Hey, so watch this video today. Like that. What kind of value do you create? Or what kind of problems do you solve? And you know, what do you think I'm good at? And really diving into those discussions. So it's really designed to be a family tool where all of the members of the family can be a part of it and can be opened up to dialogue that isn't generated by them. Look, as a soccer coach, I have been asked to tell my girls to brush their teeth just because I'm not dead. Like I'm a third party. So I have automatic credibility, right?

Jon Vroman: [11:29](#) Coolness.

Aaron Velky: [11:30](#) And that's a big part of this is, you know, learn independently, learn, like interact, engage, think and then come back to the family where the conversation can be led by the kid. It's, it's incredibly important. And that's really what we learned over four years was that the, the conversation is happening at a way or in a way and at a level where it's just going straight over somebody's, because our vantage point is really, really high. Like we get it right, especially business owners. Like we get it, we know cash flow, we know process, we know sales, we get it, but they don't. So let's say, let's use an example here. We have a 10 year old to 13 year old, somewhere in that range. And they are asking about money. They're talking to their parents about wanting to buy things or you know, whatever. Whatever questions come up.

Aaron Velky: [12:21](#) But Thai, no. Tigers asked me like, how does a credit card work? Right? He's started taking an interest just now in the, what can I do to earn more money? Cause I'm kinda like, you know, my [inaudible] I feel like I'm a little bit like your dad where he [inaudible] say, can I buy that? And, uh, most of the time if we're talking about a reasonable item, not like a handgun, you know, I would say, he says, can I have that dad? And I'd say, sure. He'd say, you'll buy that for me. No, I mean like you can have it if you want to spend your money. I talked to him about bringing his money or managing his money. These are things that are just starting to come up. Okay. Walk us through Aaron. Perhaps the stages of money club [inaudible] that also will support men who just can have these dialogues at home.

Aaron Velky: [13:10](#) What are the stages? Like how do you walk somebody through that initial interest? Give us a 10,000 foot view of the, the big steps they're going to take. So the big first step is self-awareness. So we, we spend the first, I really like quarter of the course going through what's your money personality? And in doing so we can create a lot of dialogues about tendencies and behaviors, right? This is why financial literacy programs don't work. They just talk about like mechanics of money. So first thing we do is help someone determine their own tendencies and what they care about, their values. Um, from there then we can dive into some of the mechanical pieces. We can talk about earning, we can talk about spending and the way that we connect these two that has shown to be very effective as we relate them to sports, right?

Aaron Velky: [14:04](#) Cause almost every kid at some point in their life play sports, whether it be dance, you know, even things like boy Scouts are like very sportifying now the, the connection is earning is your offense. I know a lot of guys so to you that are putting up a lot of points. And then I also know a lot of guys that are getting scored on left and right, right? Their defenses for their spending habits. So that connection is really important and it's really neat to hear. Can be like, Oh like I think I'm going to improve. My defense were like, that's amazing. Right? Again, that's just practice, self-awareness. Um, we then want to from that point, give them some tools, right? You can think about what a budget looks like or work with their parents to figure out what the budget looks like. We had a 28 year old and take the course who is a wantrepreneur, right?

Aaron Velky: [14:53](#) Beginning stages of building his business. And he was like, no one's ever made budgeting like exciting and manageable. It's always like this big goal. And even at 28, we feel that his connection to the subject matter is about the same as some of the 10 year olds that we work with, which is incredibly terrifying. Right? But there is that much of a gap. Well, if you think about how school works, of course, of course there's a gap, right? You don't, you don't talk about it. Last we finish up with, you know, education. Education is a big hot button nowadays and we're, we're all for people like figuring out what makes them tick before we talk about education. So I know plenty of guys that, and women too, like they really want to manage social media cats and they spent 120 grand figuring out how to do that.

Aaron Velky: [15:44](#) Right? And that is heartbreaking to me, when they could've just jumped into the workforce. We've had interns that are like, Hey, look, I'm, I'm super overloaded with debt. I know my plan is to

get a master's. And we're like, no, but these pillars of conversation can't just be us. It can't just be me, can just be an RST. So we've got interviews from people in college, people out of college, people thinking about college that are really designed to shake up patterns. Finally. And I'd say importantly, we really, we've in this relationship with money throughout, right? So we define money fine, what it means, how it works. And that's the big thing that people take away is money is, and that really gives people like the spout of the river to start the journey. [inaudible] yeah. You know, interestingly, when I had this aha moment as you were talking, that has really having a difficult time wrapping my brain around how content could be applicable to a 10 year old and a 25 year old [inaudible] really struggling with that, right? Like I just think there's no way you have to be niche. You have to talk to a 10 year old differently than you would talk to a 26 year old. But then I then I thought [inaudible] advice that I'd been given over the years from really smart men. I consider smart men, uh, men with wisdom who would say, you should just speak like an adult. Two kids where too many times parents talk to kids.

Aaron Velky:

[17:24](#)

I think about somebody I know in my life, not gonna call him out, but somebody I know in my life who's older. And then they talked to them, tiger, who's 10, they talked to him like, you know, Hey tiger. And I'm like, he's Ted. You could just use your normal voice when you're talking to the dead year old. Hey buddy, no, you don't have to do that. This was a big takeaway for us in some way, shapes and forms. I also have to have these conversations with my parents. My parents are not financially intelligent in many ways and made some mistakes and got crushed in 2008 yeah. By having these conversations with them and with 10 year olds, we really get to see the landscape and I think a lot of it is not only do they not want to be talked to like a puppy, but they, they really crave someone to look at them and be like, you can figure this out.

Aaron Velky:

[18:13](#)

I believe in you. Yeah, yeah. Right. Hey, we believe in you money club. We believe in you life changing for some kids who haven't heard that, I'm sure tiger hears that, but not all kids hear that. Yeah. Yeah. I think that's really cool. So I, I just, I, I could see how it makes sense cause when you just talk to somebody, it's like a book that could be written where tiger like Harry Potter at 10 but there's people that are reading Harry Potter at 30 and 40 and whatever. It's a good story. A good story is a good story. Right. And I think this subject matter, I get it now. So I think that's really awesome. What have been some success stories for you Aaron, and, and how long it, how long

has this been going on? How long has money club been in existence? Uh, in its current form, not very long.

Aaron Velky: [18:59](#)

We just finished building the online course maybe four or five months ago after. Yeah. But we've been doing it about three, four years. So wrong in schools and whatnot. Right, with, yeah. So when you, when you look back over your three or four years with, with this, what have been the stories, you know, the specific people along the way that have kind of kept you going? Where have you seen the victory? Lovely question, man. We had a kid, so we did some work in West side of Baltimore, which is known for a lot of dilapidation, a lot of social economic issues. And in many ways some of those kids have been around people that have given up on them. And we come in and we're like, look, we don't wear these white guys. But it's really important that you get this cause this can change your future.

Aaron Velky: [19:48](#)

Like if you don't want to listen, fine. But if you do, Oh chair, we gotcha. And we had a kid not long after the program reach out and say Hey I get \$1,000 from the program is called youth works. Basically the city pays for uh, employment through nonprofits. And he was like, normally I would have spent all thousand bucks on shoes and I just opened my first savings account for 400 bucks. [inaudible] and that, these are small milestones but that's behavior change. So that was really cool. We also have been out and about and like one of the kids that we work with and come up and be like, yo, money club, what's up? Awesome. Right to have that celebrity status with the kids. Cause ultimately that's what we gotta do. We gotta make this movement. We also had the entrepreneur group that we did where the 28 year old was figuring out budgeting. We also had a lot of people say, Hey, no one's ever talked to me about money this way. Money has always been like an object and it's always led my life. I always like chase the money rather than follow or rather than like me going first and letting the money follow. And so a lot of this is based on the context by which we absorb it and we've had people I stopped spending on clothes that they weren't buying for them. They were buying for their social identity

Speaker 3: [21:08](#)

and so value

Aaron Velky: [21:10](#)

right on. But Hey, can I get my peers to look at me as though I'm, I'm rich or go, I'm successful, my parents are whatever it may be. So we've had a lot of them and the more emotional ones for me are the kids in the back of the class that aren't interested then all of a sudden. Right.

Jon Vroman: [21:28](#) [inaudible]

Aaron Velky: [21:28](#) right. I think, I think there's just content there like is engaging, right? We're playing games and like [inaudible] real money rather than this side, Hey, when you have money in account like, well we know that you'll have money in account, so why don't we dive into that? So it's been been really, really rewarding then.

Speaker 3: [21:46](#) All right guys. I want to take just a quick second to talk about something really important now and know you're listening to the show because you want to level up your game at home, but if you want to take the next step within front row dads, I want you to do something today which is text the words front row dads to three 1466517673 separate words. Front row dads. It's not case sensitive. I want to send you a few things right away. First I want to send you a recording from a masterclass that I recorded with my good friend and author of the miracle morning. Howe L rod is a father of two amazing human beings and we recorded a show called the five habits of a front row. Dad, I want to send that to you because I think it is well worth listening to. Second, I want to give you 45 minutes of a mind blowing conversation that I had with a woman named Kim and NAMI and the show is titled have better sex, hugely popular.

Speaker 3: [22:34](#) This will rock your world and likely your spouses as well, but I want you to have access to this information. Number three I want to give you access to 1300 other front row dads inside of our Facebook group where you can ask any question, share any win and give any resource that you think could be valuable to the community. And lastly, I want to include you in one email I send out each week. It's short, it's to the point and I pull from my life experiences along with the insights for more than 135 members of our brotherhood. I want to give you the best of the best in each email. So all you have to do is just text the words front row dads to (314) 665-1767 and we will get you started today. What are the practices

Jon Vroman: [23:18](#) that you see as a result of this being implemented in life or what do you endorse as an [inaudible]? I don't, maybe that's too vague of a question, but what I'm thinking about as an example, like, Hey parents say, look, you have a saving spending and giving category or you know, and we're going to drop a certain amount of money into each of these tanks and figure it out. Do you have the strong feelings about how

Speaker 3: [23:44](#) kids or anyone should

Jon Vroman: [23:46](#) be creating habits around this content?

Aaron Velky: [23:49](#) It's a great question. Again man. I think that our entry level courses, quite honestly, the foundation's court, and that's a very advanced subject.

Jon Vroman: [23:57](#) Yeah.

Aaron Velky: [23:58](#) Because ultimately you've got to understand what you're doing in the first place. And this is where a lot of people are like, they're, they're out of the gate before the gun, no hits, and they're just like, well, I'm going to start doing this habits and y'all gonna build these in. And you know, every mastermind group in the world is pushing some of these things. But if we don't understand why I don't understand ourselves, like I know based on the money personality quiz, then I'm a spender. So I've got to start to move my money world around so that I don't have access to my cash.

Jon Vroman: [24:30](#) I'm laughing cause I think I fall into that category as well. Yeah,

Aaron Velky: [24:34](#) yeah. It's totally real. So I've got to like beat myself and be vital mindset with the way that I approached this and then then I can look at, all right, well now all these things are in order. My S my money approach, my relationship with money is an order where now what I'm doing is giving because I want to give, not just giving out of obligation. There's a very,

Jon Vroman: [24:54](#) because somebody told me I needed to yup. I shared with you recently, I think I might've even sent you the post that there was something that went into our dads group, our Facebook group, our open group. And uh, I'm looking for it now. It's what's so cool is I'm actually doing a lot of scrolling and realizing there's a lot of posts in here that I haven't seen yet. Uh, the group has growing guys, while I'm looking for this, if anybody wants to connect with that group, it's just front row [dads.com/facebook](#) I don't think I can find it right now. Did you get a chance to look at that?

Aaron Velky: [25:28](#) But then, yeah, when I went down the rabbit hole for sure.

Jon Vroman: [25:31](#) What did you notice in there man? Was any of that shocking? Was it like, yep, this is what we see all the time? Like what did you pull from that? What was your perspective?

Aaron Velky: [25:39](#) It certainly is not uncommon, especially among high performers that want to, you know, bring their kid into a world where

success and money flows. But I think I'm happy to dive into three or four different tactics that someone can walk away from this call with and

Jon Vroman: [25:55](#)

just

Aaron Velky: [25:55](#)

like have a conversation with a kid a little bit differently so that wherever they are, they can take some steps forward. Uh, because it, it seemed like everyone was in stalemate. Like, how do I have this dialogue? How do I, how do I, how do I, and ultimately we are big believers in a flipped dialogue. Like I am not

Jon Vroman: [26:15](#)

teaching,

Aaron Velky: [26:16](#)

my kid is exploring and I don't have kids, but you know, I do a lot of work with kids and the objective is to get them to come to their own conclusion, not for them to come to mind. Oh right. Yeah. We can talk about a couple of things that might be very helpful.

Jon Vroman: [26:30](#)

Let's do that. Yeah,

Aaron Velky: [26:31](#)

let's get into that. Cool. So this was a, this was an exercise that we adopted. This was from a board member. He brought home his entire monthly paycheck in cash and you drop it on the counter

Jon Vroman: [26:44](#)

and naturally his daughter, river Rouge. Then you went through, sat down with her and said, okay, well let's start taking out the things that we've got to pay for. Let's take away rent. This girl's face is just sorry. Then it was phone, food, utilities, like just one at a time. Just taking things off. And at the end of it there was like, you know, 800 bucks. I think he brought home like 10 grand and it was like 800 bucks at the end of it. And he's like, look, we give you 200 bucks ago. Like beyond the Valley, you and your mom. Yeah, your mom with 600 bucks for the entire month and that's 20 bucks a day for two people to live on. So it was really eyeopening for her to see like, okay, this, these things have places to go. They are not just by cash on the table where it's like fun money.

Jon Vroman: [27:46](#)

That's a really good exercise. And again, if they lead the conversation, lead the dialogue, they end up with their own conclusion. Yeah. You know, can I a comment about that, Aaron real quick as well. Um, are you familiar with chip and Dan Heath? Yes. Okay. So I'm a big fan of their work. They wrote,

made the stick decisive switch, uh, and the power of moments. I think those are, I might be missing, but that's four books they wrote and I, I can't remember which book it [inaudible] it's in, but they tell us a story about creating change and how this one guy was trying to get his, the context is almost, I think it's irrel, it doesn't matter for this part of the story, but the guy was having a hard time communicating his point and it had something to do with gloves. But do you remember, I don't know if you ever read this in the books, but he came into the office and he had all these gloves with all these price tags on them and he dumped them on the table.

Jon Vroman: [28:43](#)

And what stuck with me was that the way he got his point across to his team, who then totally got it, was they had to see all the gloves on the table with all these different price tags hanging off of them. And that visual was the thing that got the point across. So in a nutshell, I know that's, that's a very lackluster story with no context of why the hell that mattered. But the point that stuck with me was the point about [inaudible] finding a creative way to tell the story that like captures you. And I think there's so much gold in this concept of like putting the cash on the table and showing your kids, and I think that's not to be underestimated when teaching or engaging somebody are little things like that. Are you saying would that really make a difference? And I would, I would be willing to bet that if you brought home whatever

Aaron Velky: [29:41](#)

your paycheck is and put it on the table,

Aaron Velky: [29:43](#)

it did that in front of your kids. That might be a story. It could likely be a story that they would be telling 30 years later about their time that their dad did this. And you just think about those searing moments in our lives that are, to me, I talk about being a moment maker. That's a great example of somebody that's a moment maker. Well, they just asked a different question and say, how can I tap into this? How can I make this exciting? How can I make it fun? How can I make it engaging? How can I make it different? I mean, in many ways we're marketers to our families and if the, if the name of the game in marketing is stand out, be different, break through the noise, that's one great way to do it. So I think it's not only important understand that as a basic philosophy, but even as a dad to ask yourself, where else could I apply that?

Aaron Velky: [30:32](#)

You know? That's just a really, that's a lot of wisdom in that one story you shared and I just wanted to add so great. Well I think that in many ways it also leaves space on the table for a story. That's a really hard part. Like if you come in and you're like,

what a lecture you right now? Like he can tell, right? He's just immediately like, wow. And to be like, Hey, let's talk about money and here we go. Is it, it leaves us the room as, as adults too. Navigate storytelling based on what interests they have. Yes. You're really valuable for us. Yup. All right, cool. What else can we do? I think another one has been talking about financial stability. We do this in our classes and uh, this has been really valuable. So there's a line you can, you can buy like colored Jenga sets and you know, back to gainification.

Aaron Velky: [31:21](#)

So this is, you know, there's like yellow, red, green, purple, pink I think. So we set up the Jenga set and then we talk about some money decisions you spend more than you have. Oh, I'm sure. Move a block to the top. And then ultimately we look at other examples that we can bring in. You put money aside in savings, take a block out, putting in savings sentences sign. And as we think about this, there are really like four different things that we do. So one is take a block out, put it on top. Two is take a block out, put it in savings. Three put a block in from savings to absorb the cost of something. Yeah. And then three, if you're thinking falls down, let's talk about what that means for your finances. Mmm. So if we're with an advanced group, we might talk about, yeah, buying something on credit.

Aaron Velky: [32:13](#)

We might also just say like, you borrow money from your dad. Right? But this example gets us so many awesome results cause they're like, uh, yeah, I don't think my structure is very stable and it's a great way to then bring in the dialogue of, well let's talk. Why is that? And the way that we connect these two themes, like the actual Jenga set and uh, the psych block movement is that a taller structure looks better. [inaudible] this might be your social media accounts might be like the way you present yourself and your savings is off to the side to keep you from dipping too hard into this instability. But this exercise has been really, really good for us. You buy the blocks on Amazon and what has come from it. [inaudible] absolutely beautiful. Cause kids are like, Whoa, aye, Whoa, my structure is very unstable because it's taller.

Aaron Velky: [33:07](#)

And that's a tremendous opportunity for a parent to be like, well what does it mean to have your structure look taller? Like what does that mean in 2020? Like where it might you see this in real life? Hmm. Or where might social media be pulling you to add more to your structure while leaving it unstable? Right. It just, it just opens a door for amazing dialogue and it's a game. So ultimately it's like, Hey, can you keep your structure alive for as long as you can? What's your take on other money games? Monopoly, cashflow. I don't know if I can think of any others off

the top of my head, but you know, castle I think is a really good game. Monopoly can be a really good game. I'm all for monopoly. I know. Let me see if I can win the game of life by, by bankrupting you.

Aaron Velky: [33:55](#) It's an interesting, you know, cause in one way it's kind of cool. It teaches about money. Uh, my friends who started a fresh biz, uh, they wrote a book about this and they created a whole board game was that the new conversation around this is how can we all work together to get everybody to the finish line faster so that everybody wins. I win. You win, everybody wins. It's not, I get all this stuff and I bankrupt you. Right. Well you know that that principle is all like the monopoly principal is all based on a zero sum game. So a plus for me is a minus for you are big believers in a multi sum game where if I give you one, I also get one in return. Yeah, visa VI a lot of different feelings. But ultimately I think that these games are tools and if you give someone a hammer without teaching them how to use the tool and they put a hole in your wall, that's on you, right?

Aaron Velky: [34:51](#) So we're big proponents of like what's the context of this game? And I think that's a, that's a hard point forK for parents. Again, because the vantage point is really high. If you asked her kid what kind of money decisions are people around you making one, it's completely open ended, but it's going to foster dialogue way better than, let me tell you about how to make some money. Move side. Let me sit you down. Don't let me. Oh coach. Right. It's just a different approach and context is everything. If you're gonna play monopoly and use it then to foster some dialogue, it's very open bio meets cashflow. Same thing. What we feel we've created is the foundation two, bring those dialogues to a higher level so that everybody can find commonplace without having to

Jon Vroman: [35:38](#) go searching for it. Cause the Internet's full of like money advice games and all these things. [inaudible] I get it. So fast forward a little bit buddy. Let's wrap with this question. You know, it's 10 years down the road, 20 years down the road and Ortis has continued to thrive. Money club is in its 20th, uh, addition and you know, continues to expand. What do you see as the big picture?

Aaron Velky: [36:01](#) This is a social movement more than a business. This is about normalizing the conversation with money. It's about giving opportunity to those that don't see possibility and it's really building content that connects with people wherever they are. So we want to have a step ladder of escalate and content that gets more and more advanced. We also want to base our

outcomes. The way education works I think is in need of challenge. When we have students like [inaudible] scan-tron answer very deep critical thinking answers. We've failed. And what we really want to do is connect not only financial intelligence lessons, two outcomes, but we want those outcomes to be real. So we can easily ask like, Hey, what'd you learn? And someone could give us a beautiful eloquent spot, but what we really want someone to do is open a bank account, really someone to get their first job and over 401k.

- Aaron Velky: [36:58](#) So really we see this as a community, a network, and behind that the movement that makes this cool, right? Nowhere has anybody taken a money course and been like, dude, this is awesome. I'm definitely wearing that sway. And a piece of this is, you know, the movement has to be cool or we want somebody to be like, dude, I'm a part of money club. You jumping into money club, what's up? And really growing with our student base so that when they go to buy a house, you've got a course on how to buy a house and services that align with those choices.
- Jon Vroman: [37:29](#) Yup
- Aaron Velky: [37:30](#) [inaudible] I think the exciting part about this is that our users will be the thing that changed our business and really like uplift our business. And when we are fixed on that and not growing as a business, we're going to have some magical moments like, like a kid. Yeah. That's never opened the savings account at 18 that now has money in saved, right. Behavior change and all of those things matter. Most of us.
- Jon Vroman: [37:57](#) Aaron, are you familiar with a one life fully lived?
- Aaron Velky: [38:01](#) Totally. Uh, mr road.
- Jon Vroman: [38:03](#) Yeah. Awesome. So yeah, I was just thinking about how much this must align with what they're trying to do with their dare to dream events as well.
- Aaron Velky: [38:12](#) Yeah. Yeah. He and I are working on how do we do this in ways that don't borrow from each other, but how do we, how do we consistently give to the kids? Yeah. Whether it be the course, whether it be the course used as follow up. Yeah. You know, there's a lot of different possibilities there, but very much we line with them.

- Jon Vroman: [38:33](#) I love it man. Very good. Well, Aaron, this has been awesome. Thank you for the conversation today. If people want to get connected to money club, where do they go? What's your different things you can do? One, go to join money club.com it'll drop you into the course overview unless you really explore it and you also take a little bit of course for free if you're, if you're unsure. I know that front row dads are probably very savvy so they may want to just explore and experiment. The other thing they can do is follow us on Instagram. We just launched Instagram 10 days ago, so that's, we are money club, really representative of the social movement. So those two places that can hunt us down, they can find me on Instagram at Aaron Valki, a. R. O. N. G. E. L. K. Y. They can send me a message trying to connect on Facebook, whatever it may be.
- Jon Vroman: [39:19](#) I'm eager to help and support families as they figure out these conversations. Fantastic. Aaron, I appreciate you being here man. And um, uh, hope 2020 is off to a great start for you. I have a feeling it's going to be a big year for, for artists Academy and money club. And I'm excited to continue to involve tiger in these conversations. You've given me some great ideas today about how I can level up my game. You know, just my big takeaway today is for me personally is just I need to have more conversation around this. All of this dialogue and going through your course and watching your videos realized how little I've spent talking to tiger about this. Like telling him that he needs to bring his wallet if he wants to buy something is not like the thing that's going to make him not, not a master of his finances in life.
- Jon Vroman: [40:11](#) So I think he's ready for more and I think I need to figure out ways to continue the dialogue. Your course is going to be one of them. I love the fun stories that you shared about dumping cash on the table or playing Jenga. It just, there's a lot. Uh, I have room to explore and I'm, I'm grateful for this conversation, man. So all my best to you and to the growth of your, of your mission here and your social movement. Thanks John. I appreciate your time, your energy. You ask amazing questions, you know, open ended questions, all the trick when it comes to kids. So not what yeah, and I have a feeling you were talking about you having some amazing dialogue. It's gonna be fun. We'll follow up. I'll, I'll share with you the victories that I have through the program as well. Thanks again man. We'll talk soon.
- Speaker 3: [41:01](#) Hey guys, if you haven't already done so, go right now to front row dads.com/facebook and join the conversation that's happening right now on line. We designed this group for guys who are entrepreneurial in their thinking that are high

performing guys with low egos. We're looking for the dads that believe in teaching their kids how to think, solve problems and be real leaders. We're looking for guys who believe in being family, men with businesses, not businessmen with families. We're looking for the fathers who have great knowledge, but also believe that they have so much more to learn. And we're looking for men who want to add value by sharing their wisdom and those that are willing to ask the questions that we all need and want answers to. That's front row dads.com/facebook or simply go to Facebook, type in front row dads and you'll get to our group and what we put in there, links to all the podcasts and videos and other resources that you can't get access to anywhere else except for in this group. We want to give you the best ideas to help you with your marriage, balancing work and family life communication strategies with your spouse and also your children, travel ideas and even suggestions on the latest gear that would save you time and help you be more effective. We've got updates on upcoming events and so much more. Go right now to front row dads.com/facebook and join the conversation. I'll look forward to connecting with you there.

Speaker 4:

[42:29](#)

[inaudible].