



Leader's Quest: Ambassador “Labyrinth of Loans Boss Battle”

Theme: Financial Literacy, Debt Navigation & Smart Planning

Ambassador Badges Integrated:

Financial Planner

College Knowledge

Good Credit

Boss Name: *Debtshade, the Whispering Collector*

Debtshade lurks in student aid offices, car dealerships, and sketchy credit card tables outside your dorm. She uses foggy language and tempting offers to trap girls in lifelong payments before they've even left high school.

Boss Weakness: Clear questions, confident budgeting, and future-thinking.

Strategy Options:

1. Compare Aid Offers—Use mock college packages and understand the *real* cost of loans (*College Knowledge*).
2. Design a Budget for life after high school (*Financial Planner*).
3. Break Down Credit—Learn how it works and what builds it (*Good Credit*).

Choose Your Role:

- The Rate Slayer – Spots hidden fees and interest traps with razor-sharp clarity.
- The Life Architect – Budgets a future based on values, not fear.
- The Credit Codebreaker – Decodes FICO scores like a spy, building credit one wise choice at a time.

Quest Log: Task

Compare three colleges' aid packages and figure out the long-term cost (including interest).

Make a post-grad monthly budget. Include housing, food, loan payments, and one fun thing.

Interview someone about credit mistakes or wins. What would they do differently?

Play a credit card game (online or paper). What choices led to a strong or weak credit score?

Design a “financial first aid kit” with tips, apps, or strategies for managing adult money.

Reflection:

- How do I want to use money—as a tool or a trap?
- What financial truth surprised or empowered me?
- What questions will I *definitely* ask before signing anything?

Victory Stamp:

A golden calculator with a shield—or a loan contract ripped in half with “understood” written on it.

