



Student Wealth & Career Pathway Program

Transforming Education into Generational Wealth

Program Overview

Eminence Prep School of Business & Engineering is a private educational program designed for at-risk youth and homeschooling families. Our mission is to help students graduate early, earn an Associate's degree by high school graduation, and complete a Bachelor's degree by age 18, all while building real-world businesses, earning income, and securing long-term assets like real estate.

This program equips students with:

- Accredited high school completion through online homeschool platforms.
- Full-time dual enrollment in college courses starting as early as 6th grade.
- Comprehensive life skills training, including financial literacy, self-confidence, and advocacy.
- Professional development: drivers ed, interview preparation, and workplace etiquette.
- On-campus work study opportunities starting at age 14.
- Business creation and property investment as part of their education.

Our goal is simple: by the time our students graduate at 18, they will already own assets, have multiple income streams, and be set on a clear career path with no debt.

Middle & High School Wealth Pipeline

6th–8th Grade – Foundation Stage

- Start first online business.
- Learn budgeting, saving, and basic reinvestment.
- Income split: 70% to Wealth Fund, 20% back into the business, 10% stipend.
- Gain early exposure to entrepreneurship and personal finance.

9th–10th Grade – Growth Stage

- Add a new income stream each year (5 total by 10th grade).
- Pool long-term savings for property investment.
- Continue leadership, advocacy, and professionalism training.

11th Grade – Investment Stage

- Teams of 5 students each invest \$10,000 from their Wealth Fund to purchase a rental property.
- Students work as property managers, learning real estate and tenant relations.
- 100% of property income goes into their Wealth Fund.

14+ Years Old – Work Study Stage

- On-campus jobs (admin, tutoring, marketing, event planning, maintenance).
- 100% of work study pay goes directly to students for personal spending.

12th Grade – Graduation Stage

- Graduate with high school diploma and Associate's degree.
- Continue earning through businesses and property rental.
- Begin career-specific internship.

Age 16–18 – Bachelor's Stage

- Complete Bachelor's degree online while working in chosen field.
- Maintain and grow business & property income.

Age 18 – Transition Stage

- Wealth Fund payout for first home purchase or additional investment property.
- Launch career with assets, income streams, and zero debt.

Business & Investment Model

Business Streams (Added Each Year)

- 6th: Online store or small product business
- 7th: Service business (social media management, tutoring, design)
- 8th: Resale business (eBay, Poshmark, Amazon FBA)
- 9th: Digital content/affiliate income
- 10th: Subscription or partnership-based business

Eminence Prep Student Wealth Fund

- All long-term savings (70% of profits) from businesses and rental income go here.
- Fund is managed by Eminence Prep to ensure safety and prevent misuse.

Property Investment

- Team-owned rental properties purchased in 11th grade.
- Property management performed by student teams under faculty supervision.

Projected Financial Outcomes at Age 18

(Conservative Estimate)

- **Business Income:** \$20,000/year
 - **Property Income:** \$6,000/year
 - **Career Internship Income:** \$45,000/year salary potential
 - **Wealth Fund Balance:** ~\$80,000 from savings + investments
 - **Debt-Free Degree:** Bachelor's completed by age 18
-

Alumni Wealth Management Program (Age 18–23)

(Optional)

Purpose: Manage and grow alumni wealth after graduation while they focus on career advancement.

Services:

- Operate and scale existing businesses.
- Manage rental properties.
- Build diversified investment portfolios.
- Establish estate plans, insurance, and tax strategies.
- Offer group investments and networking opportunities.

5-Year Growth Projection:

- Portfolio Value: ~\$205,000 by age 23.
- Career Income: ~\$55,000/year.
- Business Income: ~\$32,000/year (semi-passive).
- Property Income: ~\$7,600/year.
- Total Annual Earnings: ~\$95,000/year.

Long-Term Impact

Graduates leave Eminence Prep with:

- A college degree
- Career experience
- Property ownership
- Multiple streams of income
- A fully funded investment portfolio
- The skills and assets to build generational wealth