



Frontman Steven Gooding jams out and plays a guitar solo during their original song, "Because it Hurts" to seniors in the auditorium during Blu63 several weeks ago. Gooding is an alternative rock band that uses its music platform to teach teens about financial literacy. Gooding also played two other songs, "Troublemaker" and "Last Train Out" (Photo by Hannah Gunnell).

# Gooding rocks for financial literacy

By Emma Davidson and Hannah Gunnell

Suddenly the frontman nails a guitar riff, and the crowd rushes to the stage, head banging and fist pumping, immersed in the band's final song, "Last Train Out," and the Perry Meridian auditorium resembles a sold-out rock concert at Klipsch Music Center.

**"We've got to make being smart sexy again."**  
Steven Gooding

The Los-Angeles-based band, Gooding, rocks for more than just high school auditoriums. From listening to records with babysitters, pretending to be on stage with kid drum sets and putting on concerts for stuffed animals, its band members have traveled far musically, physically and spiritually to the point of founding Funding the Future, an organization that teaches teens financial literacy.

A couple weeks ago, the rock-stars-gone-financial-advisers arrived at PMHS thanks to Raymond James, a financial services firm that provides advice and solutions for individuals and institutions.

After playing an original song set, band members Steven Gooding (for whom the band is named), Erin O'Neill, Eric Santagada and Jesse Reichenberger answered students' financial questions.

Many students going to college are about to take out their first loans, so Gooding says it is important to know about money.

"We've got to make being smart sexy again," he says.

Seniors **Alex Hunt**, **Kameron Overley** and **Patrick Saling** appreciate the reminder to start saving now. "They emphasized the fact that our financial lives start now and many of us don't realize it," says Saling.

Junior **Dean Pederson** says the best advice they gave was "to put your money away in a savings

account because of the amount of compounding interest that comes from it, if you start extra early."

For example, if a student



puts away \$50 a week in an IRA—a savings account—starting at 18 years old, he or she will have about \$680,000 by age 65, says Gooding.

Others say, including junior

**Elliot Obermaier** and senior **Noah Warren** that they appreciated best the advice about how to boost a credit score.

A credit score measures how well people manage their money. When people take out loans or get a credit card, they establish a credit score. Paying back debt results in a good credit score.

After the show, band members sat down backstage where they further divulged their stories and motivations.

Gooding met Reichenberger in junior high, where they won first place in their 7th grade talent show as the "Tremendous Two." That night began the first of over 1,500 shows the two would play together. O'Neill joined the band only a year ago, previously working as a solo artist. Santagada is filling in for Billy Driver, who has a wrist injury.

Their music isn't the traditional rock and roll.

"We're a rock band, but you know you probably heard like Latin and blues. There's a lot of funk and soul in there. There's some arena

rock in there," Gooding says. "We had to go through all those things to get to a place where I think they all work now. I think the show sounds like us."

And Falcons loved them.

During Blu63, students smile, listen and bob along to the music, cheering louder and louder. As the **"Music is just the most powerful way to lift people ever."** Eric Santagada

concert nears the end, students sway their cell phone flashlights and even crowd surf the beaming Saling.

When it is over, Gooding throws a stuffed devil, the band's symbol, into the crowd where senior **Alex Marley** catches it.

"Music tends to pull people together in a way that not a lot of other things do," says Santagada. "I've seen it change people's lives. To me, music is just the most powerful way to just lift people ever."