



PARTICIPANT JOURNEY MAP HANDBOOK

Smart Credit - First-Time Homebuyers Program - Austin Creative Initiative

EDUCATION - PREPARATION - OPPORTUNITY

You're Probably Closer Than You Think.(TM)

Version 2.0 | Effective September 9, 2026

Founder and Handbook Owner: Princz Benjamin Brown

Rhino Bunny Academy(TM) - Rhino Bunny LLC, a Texas Rhino LLC company

www.rhinobunny.academy | admin@rhinobunny.academy

1401 Lavaca Street, PMB 80, Austin, TX 78701



TABLE OF CONTENTS

Seventeen sections guide participants from first contact through preparation, progress, completion, and continued engagement.

1. WELCOME TO THE JOURNEY	3
2. PURPOSE OF THIS HANDBOOK	3
3. FOUNDER STORY	3
4. THE RHINO BUNNY ACADEMY APPROACH	4
5. WHO WE SERVE	4
6. THE COMPLETE PARTICIPANT JOURNEY	5
7. READINESS ASSESSMENT	6
8. SMART CREDIT PATHWAY	7
9. FIRST-TIME HOMEBUYERS PATHWAY	8
10. AUSTIN CREATIVE INITIATIVE	11
11. THE 24-MONTH READINESS PLAN	13
12. PARTICIPANT SUPPORT AND COMMUNICATION	13
13. PROGRESS REVIEWS	14
14. PROFESSIONAL REFERRALS	15
15. PRIVACY AND RESPONSIBLE INFORMATION SHARING	15
16. COMPLETION, ALUMNI, AND TEAM ROLES	16
17. IMPORTANT DISCLOSURES	17

1. WELCOME TO THE JOURNEY

Welcome to Rhino Bunny Academy(TM). People often arrive at the academy with a goal but without a clear path. Some want to understand credit. Some want to prepare for their first home. Some want to turn creative abilities into stronger personal, professional, or community opportunities.

Rhino Bunny Academy exists to help people replace uncertainty with useful information, practical preparation, and responsible next steps.

The academy does not promise that every participant will purchase a home, reach a specific credit score, obtain financing, receive funding, secure employment, or achieve a particular business result. The academy provides education, resources, encouragement, structured preparation, and connections to appropriate professionals when needed.

Every journey will look different. Every responsible journey begins with understanding the participant's current position.

"You're Probably Closer Than You Think.(TM)"

2. PURPOSE OF THIS HANDBOOK

This handbook defines the experience a participant should receive from first contact through completion, follow-up, and alumni engagement.

- Explain what Rhino Bunny Academy provides
- Define the three primary program pathways
- Establish a consistent participant experience
- Help participants create measurable goals
- Clarify staff and leadership responsibilities
- Establish appropriate boundaries
- Protect participant information
- Document progress without guaranteeing outcomes
- Create a repeatable process for workshops, individual education, events, online programs, and the future physical academy

This is a journey map and operating guide. It is not a lending agreement, credit-repair contract, real-estate representation agreement, legal opinion, financial plan, employment agreement, grant agreement, or guarantee of results.

3. FOUNDER STORY

Princz Benjamin Brown founded Rhino Bunny Academy to help people turn information into preparation, and preparation into opportunity - shaped by lived experience as a veteran, homeowner, entrepreneur, and educator.

Using employment stability, financial discipline, and long-term planning, he purchased a home valued at roughly \$500,000 through an earned VA Home Loan, then invested about \$124,000 in remodeling. By investing in solar and efficiency, his home now offsets nearly all annual power use - an average electric bill of about \$4 per month. It happened through preparation and consistency.

"Opportunity often starts with information."

Veteran	Homeowner	Entrepreneur	Educator
Service-earned benefits put to work responsibly.	A real journey from renting to ownership.	Building opportunity for families and community.	Sharing what works, one informed decision at a time.

4. THE RHINO BUNNY ACADEMY APPROACH

Our Mission

Rhino Bunny Academy helps individuals and families move forward through clearer information, stronger preparation, practical guidance, and encouragement.

Our Core Belief

Opportunity often starts with information.

A person may have access to opportunities without knowing:

- That the opportunity exists
- Whether the opportunity fits the person's circumstances
- What qualifications may apply
- What documents may be required
- Which habits may improve readiness
- Which professional should answer specialized questions
- What realistic next step to take

Our Values

Education First - We explain information in understandable language before encouraging action.

Encouragement with Honesty - We support confidence without overstating certainty or promising results.

Practical Preparation - We turn large goals into smaller and more manageable steps.

Inclusion and Respect - We welcome different backgrounds, knowledge levels, resources, abilities, and goals.

Responsible Opportunity - We help participants explore possibilities while considering readiness, risk, cost, timing, and individual circumstances.

5. WHO WE SERVE

Rhino Bunny Academy may serve:

- Individuals beginning a credit-readiness journey
- People who want to understand their credit reports
- First-time prospective homebuyers
- Veterans exploring earned benefits and homeownership resources
- Renters who want to create a long-term preparation plan

- Families seeking stronger financial habits
- Austin-area creators and entrepreneurs
- Artists, musicians, designers, digital creators, and event professionals
- People developing a portfolio, project, event, or creative business
- Community members seeking educational resources and practical direction

Participation should not be restricted based on assumptions about a person's background, identity, current credit position, income, disability, housing status, education, or previous mistakes.

6. THE COMPLETE PARTICIPANT JOURNEY

Every participant moves through the same five stages - at their own pace, with support at each step. Wherever you begin, the journey meets you there and moves forward from today.

Stage	What happens
1 Connect & Welcome	Entry points include the website, events, referrals, and outreach. First contact sets clear, honest expectations about programs and limits.
2 Understand & Choose	Orientation and a readiness assessment help participants identify goals, knowledge gaps, and the right pathway.
3 Plan & Learn	Participants build a personalized 24-month readiness plan, attend workshops, and engage with educational content.
4 Act & Review	Participants take practical steps, track milestones, and complete structured reviews to adjust their plan.
5 Transition & Continue	Completion documentation is issued, alumni opportunities open, and participants are encouraged to give back.

In operational detail

1. Connect - A participant discovers or is referred to the academy.
2. Welcome - The academy explains its purpose, pathways, and limits.
3. Understand - The participant completes orientation and a readiness assessment.
4. Choose - The participant identifies a primary pathway or an exploratory starting point.
5. Plan - The participant creates a practical 24-month readiness plan.
6. Learn - The participant engages with education, workshops, and resources.
7. Act - The participant completes realistic, responsible next steps.
8. Review - Progress, barriers, and questions are examined at planned intervals.
9. Transition - The participant prepares for the next professional or personal step.
10. Complete and Continue - Completion is documented and a continuation plan is recorded.
11. Give Back - Alumni may support future education, events, and community connection.

7. READINESS ASSESSMENT

The readiness assessment is an educational starting-point review. It is not an approval, certification, underwriting decision, psychological assessment, or guarantee.

Section A: Primary Goal

Select one:

- ☐ Understand and improve credit readiness
- ☐ Prepare for possible first-time homeownership
- ☐ Develop a creative project or professional pathway
- ☐ Explore more than one goal
- ☐ Unsure and need orientation

Section B: Current Knowledge

Rate each from 1 to 5:

- Understanding credit reports
- Understanding credit scores
- Budgeting and cash-flow awareness
- Debt awareness
- Savings habits
- Homebuying knowledge
- Understanding loan terminology
- Knowledge of available veteran or community benefits
- Creative portfolio readiness
- Business or project planning
- Professional networking confidence

Section C: Current Barriers

- Information gaps
- Incomplete records
- Credit-report errors
- High monthly obligations
- Limited savings
- Unstable or changing income
- Unclear housing goals
- Fear of asking questions
- Lack of professional contacts
- Limited creative portfolio
- Unclear project audience

- Lack of a written plan
- Transportation, scheduling, language, or accessibility needs

Section D: Immediate Next Step

Every assessment should end with one realistic next step, not an overwhelming list.

8. SMART CREDIT PATHWAY

Program Purpose

Smart Credit provides education about how credit works and how everyday financial actions may affect financial readiness.

Smart Credit does not guarantee deletion of accurate information, a specific credit-score increase, loan approval, reduced interest rates, or any other outcome.

Phase 1: Credit Awareness

Participant learns:

- what a credit report is
- what a credit score generally represents
- the difference between a report and a score
- why information may vary among reporting agencies
- how payment history, balances, account age, inquiries, and account mix may affect scoring models
- why different lenders may use different scoring models

Participant action:

- obtain credit reports through an authorized source
- review personal identifying information
- identify unfamiliar accounts or entries
- create a private list of questions
- avoid sending full reports through unsecured channels

Completion indicator - the participant can identify major sections of a credit report and explain which items require additional review.

Phase 2: Financial Snapshot

Participant reviews:

- monthly take-home income
- required monthly expenses
- debt payments
- subscription expenses
- variable spending
- savings

- upcoming financial obligations

Participant action - create a simple monthly cash-flow worksheet.

Completion indicator - the participant knows approximately what comes in, what goes out, and what obligations require attention.

Phase 3: Credit Action Plan

The plan may include:

- paying obligations by agreed due dates
- setting reminders or automatic payments when appropriate
- reducing selected revolving balances
- avoiding unnecessary applications
- preserving emergency savings
- contacting furnishers or reporting agencies about possible inaccuracies
- seeking nonprofit or qualified professional counseling when needed

The academy should not instruct participants to dispute accurate information merely to attempt removal.

Phase 4: Progress Review

Reviews may examine:

- actions completed
- new information
- barriers encountered
- questions requiring professional support
- changes in financial habits
- the next 30-day action

A score increase is not the only measure of progress. Improved organization, fewer missed payments, stronger budgeting, reduced balances, and better understanding are also meaningful indicators.

Completion Standard

- ☐ Reviewed educational material
- ☐ Created a financial snapshot
- ☐ Identified priority credit questions
- ☐ Created a written action plan
- ☐ Completed at least one progress review
- ☐ Recorded a continuation plan

9. FIRST-TIME HOMEBUYERS PATHWAY

Program Purpose

This program helps prospective first-time homebuyers understand the general homebuying process and prepare for conversations with licensed lenders, real-estate professionals, housing counselors, inspectors, insurance professionals, attorneys, tax professionals, and other qualified specialists.

Rhino Bunny Academy does not approve mortgages, guarantee eligibility, determine property suitability, provide appraisals, conduct inspections, or act as a substitute for licensed professional advice.

For those who have served, this pathway includes understanding benefits you may have already earned - like the VA Home Loan - and how they fit into a responsible, well-prepared plan.

Phase 1: Define the Homeownership Goal

- why homeownership is being considered
- preferred general location
- anticipated household needs
- desired timeline
- employment and income considerations
- transportation needs
- possible maintenance responsibilities
- whether the participant expects to occupy the property as a primary residence
- questions relating to veteran or community programs

Phase 2: General Readiness

- credit awareness
- income stability
- monthly obligations
- debt-to-income concepts
- savings
- emergency reserves
- possible closing costs
- insurance
- taxes
- utilities
- repairs and maintenance
- moving expenses
- homeowners association considerations where applicable

Phase 3: Document Preparation

- government-issued identification
- income records
- employment documentation
- bank statements
- tax documents

- statements for current debts
- rental or housing history
- benefit eligibility documents
- explanations for selected financial events

Requirements vary. Participants should obtain the actual list from the responsible professional rather than relying solely on academy materials.

Phase 4: Professional Education

- lender or loan officer
- housing counselor
- real-estate agent or broker
- home inspector
- appraiser
- title company
- insurance professional
- surveyor
- attorney when appropriate
- tax professional when appropriate

Phase 5: Financing Questions

- What loan programs might fit my circumstances?
- What occupancy rules apply?
- What funds may be required?
- What costs are included in the payment estimate?
- Is the interest rate fixed or adjustable?
- What fees apply?
- Is mortgage insurance required?
- What happens if taxes or insurance increase?
- How long is an approval or rate lock valid?
- What information could change eligibility before closing?

Phase 6: Property Evaluation

- purchase price
- estimated monthly payment
- taxes and insurance
- property condition
- inspection findings
- estimated repairs
- utilities

- commute
- accessibility
- neighborhood considerations
- restrictions or association fees
- long-term affordability

Phase 7: Decision and Closing Readiness

- read documents
- ask questions
- confirm final costs
- avoid major financial changes unless discussed with the responsible lender
- verify wiring instructions independently
- understand post-closing responsibilities
- keep copies of important records

Completion Standard

- ☐ Defined a housing goal
- ☐ Completed general readiness education
- ☐ Created a document checklist
- ☐ Prepared professional questions
- ☐ Developed a realistic housing budget range with an appropriate professional
- ☐ Recorded next steps or reasons to continue preparing

"Delaying a purchase can be a responsible outcome. Completion does not require buying a home."

10. AUSTIN CREATIVE INITIATIVE

Program Purpose

The Austin Creative Initiative supports local creative learning, collaboration, project preparation, professional visibility, and community connection.

Disciplines may include visual art, photography, video, music, comedy, graphic design, fashion, writing, digital content, events, marketing, community storytelling, and creative entrepreneurship.

Participation does not guarantee event placement, sponsorship, funding, sales, employment, press coverage, partnerships, or audience growth.

Signature Programs

Program	Description
Austin Laughs(TM)	Recurring comedy and community entertainment experiences.
Austin Live Sessions(TM)	A live-music and creator platform supporting artists and venues.
Veteran Arts Initiative(TM)	Creative opportunity, recognition, and community connection for veterans and families.

Phase 1: Creative Discovery - define the idea, the intended audience, the creative format, the community need or opportunity, the desired result, current resources, and the primary obstacle.

Phase 2: Project Definition - build a short project brief: name, creator or team, purpose, audience, deliverable, location or platform, resources needed, budget considerations, target milestone, accessibility considerations, permissions or licenses needed, and primary next step.

Phase 3: Creative Readiness - portfolio selection, project description, short biography, creator statement, event concept, basic budget, timeline, promotional copy, audience plan, collaboration expectations, content ownership, permission and release needs, and safety and venue requirements.

Phase 4: Connection - educational workshops, creator introductions, community conversations, portfolio showcases, event participation, collaboration sessions, vendor education, digital promotion education, and Austin-area resource awareness. Introductions should not be presented as endorsements or guarantees.

Phase 5: Activation - a showcase, workshop, community event, digital campaign, portfolio review, collaborative project, educational presentation, pop-up experience, or public art and storytelling concept, subject to required approvals.

Phase 6: Reflection and Growth - what was completed, what reached the intended audience, what resources were used, what challenges occurred, what feedback was received, what should change next time, and the next creative milestone.

Before activation, responsible owners should confirm

- location approval
- participant permissions
- content rights
- insurance requirements
- safety considerations
- accessibility
- vendor requirements
- payment terms
- photography or recording notices
- cancellation procedures
- emergency contacts

Completion Standard

- ☐ Defined the project
- ☐ Created a project brief
- ☐ Identified resource and permission needs
- ☐ Completed one meaningful deliverable or readiness milestone

[] Participated in a reflection

[] Recorded a continuation plan

11. THE 24-MONTH READINESS PLAN

Rhino Bunny Academy encourages participants to replace the question "Can I accomplish this today?" with "Where could I be in 24 months if I start preparing today?"

Phase	Focus
Months 1-3 - Understand	Complete orientation, choose a pathway, establish a baseline, define one primary goal, complete the first education module, select one immediate action.
Months 4-6 - Organize	Gather appropriate records, build a workable budget or project plan, identify barriers, prepare professional questions, begin consistent habits.
Months 7-12 - Strengthen	Review progress monthly or quarterly, update the plan, address priority barriers, attend relevant education, consult qualified professionals where needed, document completed milestones.
Months 13-18 - Prepare for Opportunity	Reassess readiness, confirm documentation, compare responsible options, strengthen emergency planning, and prepare for an application, property search, project launch, or creative activation only when appropriate.
Months 19-24 - Decide and Continue	Review current circumstances, confirm affordability, feasibility, or project capacity, take the next informed step, delay responsibly if conditions are not ready, record lessons, and establish the next 24-month goal.

This timeline is a planning framework, not a required deadline or promise.

12. PARTICIPANT SUPPORT AND COMMUNICATION

Communication Standards

Every participant-facing message should be:

- clear
- respectful
- relevant
- timely
- free from unnecessary jargon
- honest about uncertainty
- appropriate for the intended audience

Recommended Message Format

- purpose of the message
- information or decision needed
- relevant educational context
- responsible next step
- owner of the next step

- review date, if applicable

Boundaries

Team members should not:

- request passwords
- ask participants to send complete account numbers by ordinary email
- guarantee results
- present personal opinions as legal or financial requirements
- pressure participants to use a particular vendor
- publicly share participant stories without permission
- make decisions on behalf of participants
- claim licenses or professional qualifications that the individual does not hold

13. PROGRESS REVIEWS

Progress Review Questions

- What goal are you currently pursuing?
- What action did you complete?
- What did you learn?
- What changed?
- What remains unclear?
- What barrier needs attention?
- Does a qualified professional need to become involved?
- What is the next realistic action?
- Who owns that action?
- When should the plan be reviewed again?

Progress Status

Status	Meaning
Exploring	The participant is gathering information.
Preparing	The participant is actively developing readiness.
Acting	The participant is completing a defined next step.
Continuing	The participant completed a milestone and is maintaining or expanding progress.

Avoid labels such as "failed" or "unqualified."

14. PROFESSIONAL REFERRALS

Rhino Bunny Academy may provide general information about professional resources, but participants remain responsible for selecting providers.

When presenting referral options

- provide more than one option when reasonably possible
- disclose known financial relationships
- avoid guaranteeing provider performance
- encourage participants to verify licenses and credentials
- explain that the academy is not responsible for independent professional decisions
- obtain permission before sharing participant contact information
- document the participant's consent

Possible professional categories

- HUD-approved housing counselors
- VA-approved lenders
- licensed mortgage professionals
- licensed real-estate professionals
- credit counselors
- attorneys
- certified public accountants
- insurance professionals
- event venues
- creative professionals
- business-development organizations
- Austin-area community resources

15. PRIVACY AND RESPONSIBLE INFORMATION SHARING

Rhino Bunny Academy should collect the minimum information necessary for the educational activity.

Do Not Collect Unless Operationally Necessary and Properly Protected

- account passwords
- full payment-card information
- unredacted Social Security numbers
- unnecessary medical information
- unnecessary identity documents
- complete financial records without a defined purpose and secure process

Before Sharing Information, Ask

- Who needs this information?
- What is the least information needed?
- Has the participant given permission?
- Is the method of sharing appropriate?
- Would the participant reasonably expect this use?

16. COMPLETION, ALUMNI, AND TEAM ROLES

Completion Conversation

At completion, the participant should document:

- starting goal
- education completed
- actions completed
- milestones reached
- remaining questions
- professional referrals used
- next 90-day step
- next 12-month goal
- next 24-month goal

Alumni Opportunities

Participants may choose to:

- attend future workshops
- volunteer at events
- share an approved testimonial
- mentor within clearly defined boundaries
- participate in creative projects
- refer community members
- support educational outreach
- join periodic progress check-ins

Testimonials must be voluntary and should not imply that the same outcome is typical or guaranteed.

Program Impact Measures

The academy may track:

- participants enrolled
- orientations completed
- educational modules completed

- readiness plans created
- progress reviews completed
- referrals provided
- workshops conducted
- creative projects activated
- participant-reported milestones
- alumni engagement

Impact reporting should distinguish measurable activity from participant outcomes.

Team Roles

Role	Core Accountability
Princz Benjamin Brown	Chief Executive Officer, Texas Rhino LLC; Founder, Rhino Bunny Academy. Sets the mission, approves strategy and material commitments, protects the brand, and keeps every program education-first.
Abra Colete Marroquin	Vice President, Texas Rhino LLC. Supports program coordination, partnerships, participant experience, communication, and special initiatives.
Nick	Founder, Rhino Bunny LLC. Part of the leadership foundation behind the company that operates the Academy.
Steven "Player 1"	General Manager; Music and Entertainment Program Director.
Riley	Director of Operations. Supports schedules, workflows, records, and consistent program delivery.
Corey	Co-Owner, Rhino Bunny LLC; Director of Security.
Alexis	Original Brand Ambassador and Shareholder.
Byron	Comedy Night Host and Audio Engineer.

Team titles should match formally approved organizational records and should not imply licenses or legal authority that have not been granted.

17. IMPORTANT DISCLOSURES

Rhino Bunny Academy provides general education, resources, preparation tools, and encouragement.

Unless separately stated through an appropriately licensed professional relationship:

- Rhino Bunny Academy is not a credit-repair organization.
- Rhino Bunny Academy is not a credit-reporting agency.
- Rhino Bunny Academy is not a lender or mortgage broker.
- Rhino Bunny Academy does not approve or deny loans.
- Rhino Bunny Academy is not acting as a real-estate broker.
- Rhino Bunny Academy does not provide legal, tax, financial-planning, appraisal, inspection, or insurance advice.

- Rhino Bunny Academy does not guarantee creative work, event access, sponsorship, funding, employment, revenue, audience growth, or business success.

Educational information may become outdated and should be verified with the responsible agency or qualified professional. Individual circumstances and results vary. Participants remain responsible for their decisions and agreements.

PARTICIPANT WORKSHEET

My Primary Pathway

☐ Smart Credit

☐ First-Time Homebuyers Program

☐ Austin Creative Initiative

My Primary Goal

Why This Goal Matters

My Current Starting Point

My Three Main Barriers

My Existing Strengths and Resources

Action	Owner	Target Date	Status

Professional Questions I Need Answered

My 30-Day Milestone

My 90-Day Milestone

My 12-Month Goal

My 24-Month Goal

PARTICIPANT ACKNOWLEDGMENT

I acknowledge that:

- ☐ I received or reviewed the Rhino Bunny Academy Journey Map Handbook.
- ☐ I understand that the academy provides education, preparation tools, resources, practical guidance, and encouragement.
- ☐ I understand that the academy does not guarantee credit improvement, loan approval, homeownership, funding, employment, income, sponsorship, creative success, or any particular result.
- ☐ I am responsible for reviewing my circumstances and making my own decisions.
- ☐ I will consult qualified professionals when specialized advice is needed.
- ☐ I will protect my passwords and sensitive financial information.
- ☐ I understand that I may ask questions or discontinue voluntary participation.

Participant Name

Primary Pathway

Participant Signature

Date

Academy Representative

Progress does not always begin with a major decision.
Sometimes progress begins with reviewing one report.
Sometimes it begins with creating one budget.
Sometimes it begins with asking one lender a better question.
Sometimes it begins with organizing one creative idea.

The purpose of Rhino Bunny Academy is not to promise the destination. The purpose is to help each participant understand the road, prepare responsibly, recognize opportunity, and make informed decisions.

One lesson. One decision. One milestone. One opportunity at a time.



Building Opportunity. Strengthening Families. Creating Futures.

You're Probably Closer Than You Think.(TM)