

About: Money Smart 101 is a financial wellness program aimed at empowering 6th through 9th grade students with basic money management skills to achieve future financial independence. The workshop provides valuable information in a fun and interactive way to leave a lasting impact on students.

As the daughter of a loan collector and accountant, Money Smart 101's founder, Leslie Girone, was instilled with basic money management skills throughout her childhood. Unfortunately, many children never receive these valuable lessons, and find themselves struggling to manage money as adults - even if they achieve high-paying jobs. Considering how important money is to our lives, it's crazy how little time we spend learning about it. Her motto is "It's not about how much you make, but what you do with it that counts." Leslie is a Certified Financial Education Instructor through the National Financial Educators Council.

Content: The curriculum featured in this one-of-a-kind presentation and workbook provides a wealth of straight-forward, practical, and simple advice for managing money. The curriculum is based on nationally accredited sources and features common core standards. The program focuses on the following topics:

- Importance of Money Management
- The Power of Saving & Investing
- Credit and Debt
- Budgeting
- Smart Shopping Habits
- How Banks Work & Important Terms
- Cyber Security
- Getting a Job & Earning a Paycheck
- Preparing for a Career & College
- Entrepreneurship & Your Dreams
- The Value of Giving Back
- Goal Setting

Format: 1 – 2 hour presentation for large groups/assemblies, or classroom setting and can be customized based on needs, interests, size, time, and budget. Pre and post-presentation activities are provided to classroom teachers and students are encouraged to engage their parents. A PowerPoint presentation is used along with open discussions of real world experiences, and interactive exercises. The workbook is a keepsake reinforcement tool that explains more of what was discussed throughout the workshop, and provides exercises such as creating a mock budget and writing out goals. Students can follow Money Smart 101 on social media where they'll find additional tips and strategies for continued education on effective money management. Additional free and low cost curriculum is available to all schools.

Pricing: The presentation cost is \$750. Workbooks are available for \$4 per student for orders over 100. The total cost for 300 students is \$1,950. The workbooks are recommended, but not required.

Results: Students learn the definition of a credit score and how to create a budget by knowing their income and expenses. Most importantly they learn that financial freedom is possible for everyone, especially if they establish the necessary skills at a young age, before bad habits are formed. 98% of students surveyed have increased their interest in learning about money management, after completing the workshop. More detailed statistics and testing on the effectiveness of the program is available.

"I really learned a lot more than I was expecting to learn. **I feel more informed and prepared for my future.**
Thank you." – 8th grader, Bache-Martin School, Philadelphia