



Developing money smart kids, teens and young adults is our passion.

PROPOSAL

A Train-the-Trainer program to fully equip trainers on teaching ZalaSmart's financial literacy curriculum to students.

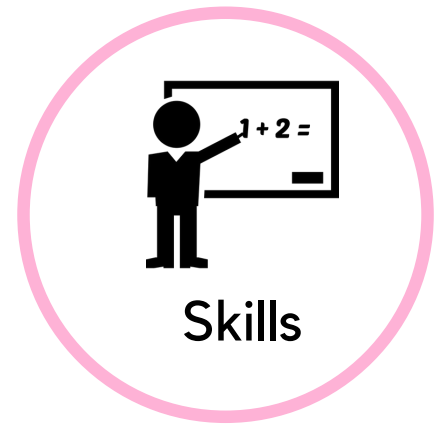


Prepared for:
Your Organization or Self

Proposal Valid till:
Date

Description

This Train-the-Trainer program fully equips and prepares the trainer on teaching ZalaSmart's financial literacy curriculum to students. Trainers will take part in a series of workshops that will teach them how to manage a class, conduct themselves in the classroom, and teach financial literacy in a fun and interactive way.



Twice a week for 2.5 hours per day

Outcomes



The trainers will be able to educate students on financial literacy via ZalaSmart's curriculum. A license to teach the curriculum can allow a trainer to reach hundreds to thousands of students within one year. The students will learn concepts that are not usually taught in schools or at home such as understanding the power of compound interest, credit scores, budgeting, savings, debt, etc. Students learning these important concepts at a young age will have the knowledge to be financially responsible adults. These skills will help them avoid debt traps and take advantage of the benefits of investing at an early age.

About Us

At ZalaSmart, our aim is to provide foundational knowledge in financial literacy and money management to young people in a fun way!

Our philosophy is simple:

**To develop as many
'Money Smart People'
as possible.**



This is why we invested hundreds of hours on research and experts such as:

**Neuroscientists/
Psychologists**

who understand brain development and storing information in long term memory;

Teachers

with experience training various age groups;

Financial Experts

who work closely with the public and understand their major money problems;

**Expert Curriculum
Developers**

to help develop the ZalaSmart program.

Workshop Facilitator Tecla Kalinda

Masters in Financial economics, Founder of ZalaSmart

Tecla believes educating youth in financial literacy can improve a country's future economic welfare over time. These embedded habits will be observed by their offspring and create a domino effect.



Our Clients

“Very valuable, a great introduction to business and budgeting.”

- Bruce Croxon from CBC's Dragons Den.



“What a great program. It was obvious that our participants enjoyed themselves while learning about money basics”.

- The Ottawa Public Library



Our Process

1

Train-the-Trainer

We train your trainers on how to teach the ZalaSmart 'Money Smart Teens' curriculum via a combination of workshops, shadowing, and simulations. This means trainers will gain the practical skills to successfully teach financial literacy AND will get to put these skills into ACTION while experiencing what it's like to teach a class.

2

Evaluation

Our goal is to ensure all trainers successfully pass the program. All trainers will be evaluated on how well they grasp and teach the material via testing embedded throughout the program. This allows us to provide the trainers who may require additional support with immediate feedback and tools on how to improve.

3

Licensing

All trainers who successfully complete and pass the program will be provided with a license to teach the ZalaSmart material. This license is valid for one year and includes access to:

Trainer Support Program: A system allowing trainers to contact us with their questions, clarifications, concerns, or feedback via a call, email, or video chat. This support program is there to ensure the instructors have the help they need to deliver the curriculum successfully.

Teacher's Manual: A step-by-step digital guide explaining how to teach each lesson which includes an answer guide.

Access to ZalaSmart Online: An online platform where trainers and students can log in and have access to the lessons. Via this platform trainers can teach their students and track their progress. Students can also log in at any time to review their completed course material.

Trainer updates: Online training on updates to the ZalaSmart material.

License renewal: Option to renew the license.

Training program schedule

Week	Part 1	Part 2
1	<ul style="list-style-type: none"> - How to set up and manage the class - Classroom tips and tricks - Program Structure - Training on the ZalaSmart online platform 	Training on how to teach: Lesson 1 - Income and expenses Lesson 2 - Savings and investing
	Training on how to teach: Lesson 2 continued - Savings and investing Lesson 3 - Ways to make money	Training on how to teach: Lesson 4 - Banking Lesson 5 - Debt
3	Training on how to teach: Lesson 6 - Budgeting	<ul style="list-style-type: none"> - Live classroom simulation and shadowing on lessons 1 and lesson 2
	<ul style="list-style-type: none"> - Questions, answers and review 	
4	Trainers practice round: <ul style="list-style-type: none"> - Teach lessons 3 and 4 	Trainers practice round: <ul style="list-style-type: none"> - Teach lessons 5 and 6
	Trainers practice round: <ul style="list-style-type: none"> - Complete live practice rounds* - Questions, answers, and review 	<ul style="list-style-type: none"> - Finalize outstanding items - Grant a license to trainees who passed the program - Graduation ceremony
5		

Please note that there is slight flexibility in the schedule. Training will take place twice a week for about 2.5 hours per day.

*Week 5 part 1 will consist of completing the practice rounds as the simulations will overlap each other. For example, the simulation and shadowing for lesson 2 will continue into week 4 and so on. Therefore time is allotted to ensure they are all complete.

Terms and Conditions



WHAT YOU PROVIDE:

- Release time for trainees to complete their workshops
- Computer and online access for trainees to attend the virtual training
- 5 students for the in-classroom simulations



CANCELLATION AND MODIFICATION:

Please note that 15% of the program is non-refundable. Cancellations of all or part of a workshop must take place at least four weeks prior to the workshop. A cancellation fee of 50% of the total quoted price will be charged if cancellation occurs after this time. Any modifications to the agreed-upon workshops must be approved in writing at least four weeks prior to the commencement of the training.

WHAT WE PROVIDE:

- 5-week training session
- ZalaSmart lead instructor
- All online workshop training materials
- Implementation and delivery of workshops
 - All workshop materials developed remain the intellectual property of ZalaSmart, to be used only under their approval and/or supervision.
- A virtual platform where the training takes place
- Evaluation of trainees
- Licensing
 - Includes access to: Trainers support program, teachers digital manual, trainers updates, and access to license renewal. All valid for one year. Licensing renewal is available per additional year. The option for fixed-term licensing is also available. For example, a license valid for 2, 4, or 5 years.

Train-the-Trainer

Training-the-Trainer plan	Fees	Quantity	Price
Train-the-Trainer Includes: <ul style="list-style-type: none">- ZalaSmart's lead instructor- Training on ZalaSmart's Money-Smart-Teens program (ages 13 to 17)- Customization for your students- Access to ZalaSmart online- Client set up- up to 3 participants (please note that only those who will be licensed to teach can attend the training).	\$	1	\$ Prices may vary as they are customized to meet our clients needs. Please contact us for a quote.
Total			\$ USD

Payment method

A 50% deposit will be due within a week of signing this agreement. The remaining would be due before the first day of training.

Licensing to teach

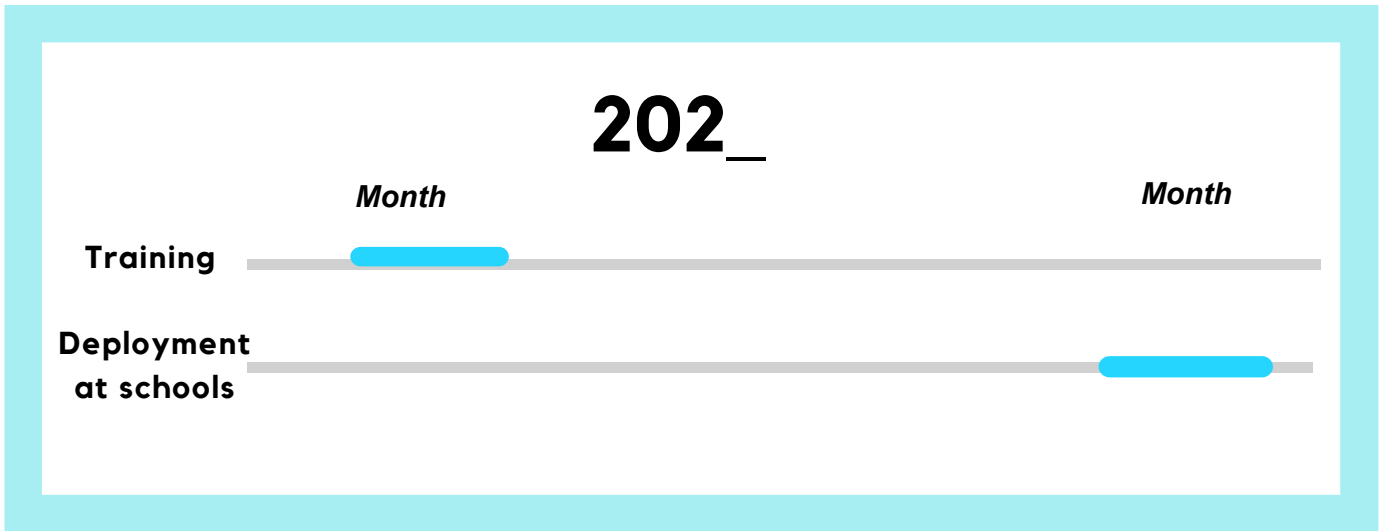
Training-the-Trainer plan	Fees	Quantity	Price
<p>Licensing to teach</p> <p>Includes access to:</p> <ul style="list-style-type: none">- Trainers support program- Teachers digital manual- ZalaSmart Online's digital manual- Access and training on updates to course content- Access to ZalaSmart online<ul style="list-style-type: none">- Unlimited amount of students can register and have access to the courses and digital material- Teaching platform for trainees to teach from- Option for license renewal- The option for fixed-term licensing is also available. <p>For example, a license valid for 2, or more years.</p> <ul style="list-style-type: none">- Trainers must complete the train the trainer program in order to be eligible for a license.	\$	up to	\$
Total			\$ USD

Payment method

A 50% deposit will be due within a week of signing this agreement. The remaining would be due on the first day of training.

Next Steps

We can commence training by _____ to allow trainers to start executing the program by end _____.



If you wish to move forward simply sign below by Month, day, 202_.



I would like to discuss any questions we may have on this proposal and to receive a copy of the legal contract.

Client first and last name

Client company

Client signature

We look forward to hearing from you!