

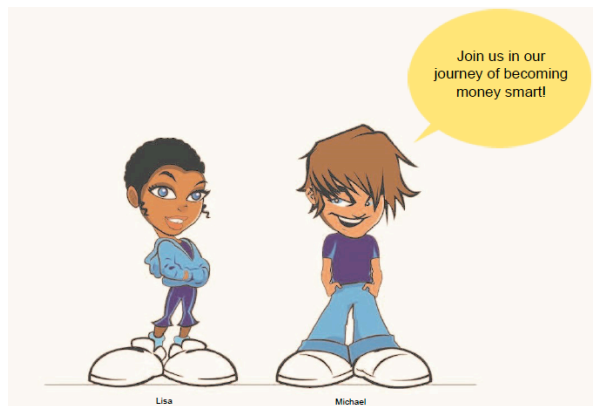


## Program Overview

### Money Smart Kids Program

ZalaSmart is a company geared towards teaching kids, teens and youth essential life skills, starting with financial literacy. We do this via fun and interactive programming, which embed money management concepts through storytelling, experiential learning and games.

<b>Money Smart Kids Ages 5 to 8</b>	
This program consists of 8 lessons, which are up to an hour each. Please note that the age range here is only by recommendation.	
<b>Course Overview</b>	
Lesson 1	<b>Introduction to money</b> Children will be introduced to the concept of money, and learn about what their currency is called in their local country as well as a brief introduction to other currencies.
Lesson 2	<b>Money long ago</b> The children will be introduced to the many uses of money, and the concept of bartering.
Lesson 3	<b>Why do we have jobs?</b> Children will learn about the many different jobs there are in the world, and why their parents/guardians need to go out and work to earn a “living”.
Lesson 4	<b>Banks and banking</b> The concept of putting money into a bank and the reasons for doing so will be explored. The children will also learn about bankcards and the different types.
Lesson 5	<b>Saving money</b> The concept of saving money and why we need to do so will be explored.
Lesson 6	<b>Investing</b> Children will learn the advantages and risks of investing money. They will also be introduced to the various types of investment options available.
Lesson 7	<b>Budgeting</b> Children will learn about record keeping and how to budget.
Lesson 8	<b>Social responsibility</b> The children will learn the concept of donating, including non-monetary donations.





## Program Overview

### Money Smart Kids Program

ZalaSmart is a company geared towards teaching kids, teens and youth essential life skills, starting with financial literacy. We do this via fun and interactive programming, which embed money management concepts through storytelling, experiential learning and games.

<b>Money Smart Kids Ages 9 to 12</b>	
This program consists of 8 lessons and each lesson is one hour long. Please note that the age range here is only by recommendation.	
Course Overview	
Lesson 1	<b>Talk about money</b> Introduction to financial terms and concepts.
Lesson 2	<b>Saving and savings goals</b> Illustrate and practice concepts of saving, setting savings goals and price checking.
Lesson 3	<b>Spending and different ways to pay</b> Students will be required to tabulate the advantages and disadvantages of various payment methods to highlight spending wisely.
Lesson 4	<b>Credit cards and debit cards</b> Students will look at banking terminology, discuss different accounts and look in depth at debit and credit cards.
Lesson 5	<b>Budget: Keeping records</b> Students will learn key concepts such as spending, saving, donating, budgets, budgeting, keeping records and expenses/income.
Lesson 6	<b>Budget: Fixed and variable expenses</b> This lesson will highlight the expenses side of a budget covering both fixed and variable expenses. Key concepts include: fixed expenses, variable expenses, spending, budgeting, saving, income, expenses, donations and taxes.
Lesson 7	<b>What is debt</b> Understanding the differences of good versus bad debt, managing debt and the concept of credit score.
Lesson 8	<b>What is insurance</b> This lesson introduces the concept of insurance.



## Program Overview

### Money Smart Teens Program

ZalaSmart is a company geared towards teaching kids, teens and youth essential life skills, starting with financial literacy. We do this via fun and interactive programming, which embed money management concepts through storytelling, experiential learning and games when practiced in person. Our virtual programming is done in a presentation style.

<b>Money Smart Teens – Ages 13 to 17</b>	
This program consists of 6 lessons. Please note that the age range here is only by recommendation.	
Course Overview	
Lesson 1	<b>Income and Expenses</b> Students will learn about different types of income and how to manage expenses. For example: passive vs active income and fixed vs variable expenses.
Lesson 2	<b>Saving and investing</b> Students will learn the various types of savings and investing options, the difference between them and their advantages/disadvantages.
Lesson 3	<b>Ways to make money</b> Students will understand different avenues to make money. From crowd funding for a business, to dividends, passive income, etc.
Lesson 4	<b>Banking</b> Students will look at banking terminology, how banks make money and different ways of banking.
Lesson 5	<b>Debt</b> Students will learn about good and bad debt. In addition to secured and unsecured debt they will also learn about credit reports and credit scores.
Lesson 6	<b>Budgeting</b> Students will learn more about budgeting. Why we budget, how to budget and budgeting tips and hints.



## Program Overview

### Money Smart Youth Program

ZalaSmart is a company geared towards teaching kids, teens and youth essential life skills, starting with financial literacy. Our adult content is taught in a presentation style format.

<b>Money Smart Youth – Ages 18 to 25</b>	
This program consists of 7 lessons. Please note that the age range here is only by recommendation. The concepts below are taught within the ages 9-17 programs. In our adult program we review similar concepts at a more in-depth level.	
Course Overview	
Lesson 1	<b>Income and Expenses</b> Students will learn about different types of income and how to manage expenses.
Lesson 2	<b>Saving and investing</b> Students will learn the various types of savings and investing options, the difference between them and their advantages/disadvantages.
Lesson 3	<b>Insurance</b> Students will learn about the advantages and disadvantages of insurance. If they are over or under insured, and when insurance is important.
Lesson 4	<b>Banking</b> Students will look at banking terminology, how banks make money and different ways of banking.
Lesson 5	<b>Debt</b> Students will learn about good and bad debt. In addition to secured and unsecured debt they will also learn about credit reports and credit scores.
Lesson 6	<b>Budgeting</b> Students will learn more about budgeting. Why we budget, how to budget and budgeting tips and hints.
Lesson 7	<b>Financial literacy fundamentals</b> Students will receive a high level overview of key financial literacy concepts.



## Workshop Overview

### Money Smart Workshop

ZalaSmart is a company geared towards teaching kids, teens and youth essential life skills, starting with financial literacy. Our adult content is taught in a presentation style format.

<b>Money Smart Workshop – Young adults</b>	
This workshop consists of 7 topics. This is a general one hour workshop for beginners that are new to investing and want to learn more about this world and how to get started.	
Workshop Overview	
Topic 1	Financial Literacy
Topic 2	The most productive method used when it comes to savings
Topic 3	Types of assets & financial accounts
Topic 4	Risks of Investments
Topic 5	Key rules and methods to understand when investing
Topic 6	When and how to invest
Topic 7	How to minimize the costs of investing