



Money Smart Kids & Teens Program

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

To **REGISTER** please click here: [ZalaSmart's Registration Form](#).

Ages 9 to 13	
<p>This program consists of 8 lessons and each lesson is one hour long. Please note that the age range here is only by recommendation. We have had students up to age 15 join and love the program!</p> <p>The complete program cost is \$250 and includes the amazing Money Smart Kids workbook (valued at \$35). To register for individual courses, the cost is \$30 per lesson.</p> <p>Set your kids up for success. Help them learn this essential life skill! Sign up for our waiting list and once we have reached our quota we will open up a session near you.</p> <p>To REGISTER please click here: ZalaSmart's Registration Form.</p>	
Course Outline	
Lesson 1	<p>Talk about money Introduction to financial terms and concepts</p>
Lesson 2	<p>Saving and savings goals Illustrate and practice concepts of saving, setting savings goals and price checking.</p>
Lesson 3	<p>Spending and different ways to pay Students will be required to tabulate the advantages and disadvantages of various payment methods to highlight spending wisely.</p>
Lesson 4	<p>Credit cards and debit cards Students will look at banking terminology, discuss different accounts and look in depth at debit and credit cards.</p>
Lesson 5	<p>Budget: Keeping records Students will learn key concepts such as spending, saving, donating, budgets, budgeting, keeping records and expenses/income.</p>
Lesson 6	<p>Budget: Fixed and variable expenses 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.</p>
Lesson 7	<p>What is debt Understanding the differences of good versus bad debt, managing debt and the concept of credit score.</p>
Lesson 8	<p>What is insurance This lesson introduces the concept of insurance.</p>