



MONEY MINDFULNESS

12- WEEK FINANCIAL LITERACY PROGRAM

Money Mindfulness is a 12-week financial literacy program that enlightens us of the powerful truth about money. Many of us spend our whole existence trying to gain wealth and financial freedom but lack the tools and the knowledge to obtain it. This program was created as an early education project- based learning program into financial literacy, which goal is to educate the youth, empower their voices and prepare them for financial success.

To gain financial freedom we must teach the truth about money, what it is, how is it created and the best ways to manage it. Money Mindfulness seeks to teach students the importance and powerful truth about money, by breaking down challenging financial concepts into simply terminology. Money Mindfulness challenges the traditional way of learning by implementing student lead, project- based learning modules filled with lessons about financial concepts. Students are encouraged to create and apply solutions based on the truth they've learned throughout the program. The program also includes financial and emotional mentorship to all students and their families, by providing guidance counseling, finance coaching and access to financial tools and resources.

Through our venture, we aim to enact change by closing the financial wealth gap in underserved communities. By teaching early financial education we will bridge the financial knowledge gap and motivate young adults to learn financial concepts and economic principles that will lead to generational wealth and an increased net-worth for them and in result their communities.

WHY DO WE NEED MONEY MINDFULNESS?

The disparity gap in financial literacy in underserved communities in the United States is a significant and well-documented issue. This gap reflects unequal access to financial education, resources, and opportunities, which can lead to various negative consequences, including wealth inequality and financial insecurity.

Historical injustices have limited access to education and economic opportunities, which in turn affects financial literacy. Unequal access to quality education is a major factor in the financial literacy gap. Schools in predominantly minority neighborhoods often have fewer resources, less experienced teachers, and lower-quality curricula, all of which can limit the financial education students receive.

Teaching financial literacy in early education allows us the opportunity help students become thriving financially successful adults.

“3 out of every 5 students said that they don't feel knowledgeable or prepared on finances and are unready for transition into adult hood.”

“4 out of every 5 students said that they don't feel like the traditional school curriculum supports their financial education.

“4 out of every 5 students said that they need more financial literacy courses available to them.”

THE MONEY MINDFULNESS APPROACH

Money Mindfulness promotes healthy personal, physical and emotional relationship with money, comprehension of financial concepts and real experience-based projects. The students will participate in a two-hour virtual class, once a week for 12-weeks. Each week we will focus on different financial concepts and uncover the truth about money.



Our approach includes, unlearning and relearning activities, and projects that highlight the mental, emotional, spiritual, and even physical well-being and how it is directly related to one's relationship to money.

Lesson 1: What is Money

In lesson one we will cover what is fiat, what is currency, what is money energy, chakra's, how to manifest and create money and the importance of bartering. We will talk through some of the ways we have been conditioned and the myths surrounding money and set the foundation for the rest of the program.

Lesson 2: Five Financial Concepts

In lesson two we will cover five very important financial concepts. As we uncover each of the five financial concepts we will uncover our limiting beliefs and expose the truth about each financial concept. The five core financial concepts we will cover are: budgeting, debt, assets vs. liabilities, seven streams of income, and investing.

Lesson 3: Investing

During lesson three we will dive deeper into the concept of investing. What is investing, compound interest and the three ways to invest: money, self and people.

Lesson 4: Myth of Saving

In lesson four we will break down the truth about saving and the risk associated with it. We will talk about interest rates and how they benefit us when it comes to growing your money.

Lesson 5: Wealth Management and Wealth Transfer

In lesson five we will learn how to manage the wealth we have created as part of lesson 1-4. We will talk about the importance of income protection, wills and trust. This lesson is all about wealth management and wealth transfer.

MONEY MINDFULNESS SYLLABUS

Lesson 1: What is Money

History of the American Wealth Transfer
Fiat, Currency and Energy
Mindset
Conditioning

Lesson 2: Five Financial Concepts

Budgeting
Debt
Assets vs. Liabilities
Seven Streams of Income
Investing

Lesson 3: Investing

What is Investing
Compound Interest
Ways to Invest



Lesson 4: Myth of Saving

What we were taught about saving
Saving vs. Investing
Risk of saving

Lesson 5: Wealth Management and Wealth Transfer

How to allocate your money
How to management your wealth
Transferring you Wealth (Wills and Trust)

MONEY MINDFULNESS RESULTS

95 (%) of students successfully improve their financial literacy comprehension (main objective).

98 (%) of participants indicated that they are highly likely to recommend the program to a friend.

100 (%) of participants who attended the program shared stories and anecdotal data of positive progress towards the long-term outcomes.