



BACK AT ~~ZERO~~

SHAKE THE BANK CURRICULUM

***With Branden Thompson
ENTREPRENEUR AND INVESTOR***



Mission Statement:

To mentor and educate individuals in STEM, music, arts and financial literacy through entrepreneurship.

Problem Statement:

In Texas and throughout the country, there are unfair systems in place that make it harder for Black and Brown families to build up wealth over time and do well financially. Because of this, we need to pay special attention to students in middle and high school from these communities to prepare them for a better future. They deserve programs that give them a fair shot at learning about money, having mentors to guide them, opportunities to learn about entrepreneurship and college grants to help them and their families financially. This support can help them secure their financial futures and create wealth that lasts for generations to come.

Back At Zero Representatives

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Book a Virtual Call:

<https://calendly.com/backatzero/>

SHAKE THE BANK CURRICULUM

Lead Time required: 8 weeks

Minimum Class Size: 15 Participants

Minimum Time Required: 45 minutes to 1 hour

- ✓ **Module 1:** Bank On It – How your needs determine which financial products, services, and providers you select. Setting Goals and Making Financial Decisions - Defining and setting financial goals
- ✓ **Module 2:** Making the Most of Your Income - Types of income, different ways to receive income, how to read a pay statement, and how to track income.
- ✓ **Module 3:** Your Spending and Saving Plan - How to create a spending and saving plan, and ways to increase income and decrease expenses.
- ✓ **Module 4:** Saving for Your Goals and Your Future - What it means to save, reasons saving money is important, and ways to find money to save. Building Your Credit History - Credit reports and how they can affect many areas of your life.
- ✓ **Module 5:** Borrowing Basics - Different types of loans and the costs of borrowing. Charge It Right - How credit cards work and important credit card terms.
- ✓ **Module 6:** Protecting Your Money and Your Identity - How to identify risks to your assets and ways you can reduce those risks
- ✓ **Module 7:** Buying a Car - One-time and ongoing costs of car ownership and how to compare options when buying a car
- ✓ **Module 8:** Paying for Education and Training - Benefits and costs of post-high school education and training and different types of education and training. Living on Your Own - How to figure out what you need and want in a place to live and options for housing



PROGRAM ADVANTAGES

We focus on enriching, mentoring and helping educate individuals in STEM, Music Arts and financial literacy through Entrepreneurship.

KEY POINTS



- **Empowerment:** Through our program, individuals can seize control of their financial destinies, making informed decisions that shape their future.
- **Practical Skills:** Our program imparts essential financial skills like budgeting, saving, investing, and credit management, laying the groundwork for lasting financial success.
- **Personalized Learning:** Tailored to meet diverse needs and goals, our program ensures that every participant receives personalized guidance, regardless of their starting point.
- **Expert Guidance:** Led by seasoned instructors, our program provides participants with accurate and valuable insights, guiding them through each step of their financial journey.
- **Real-Life Application:** Equipped with practical knowledge and tools, participants gain the confidence to navigate real-world financial scenarios with ease and assurance.
- **Interactive and Engaging:** Engaging activities, case studies, and discussions make our program interactive, ensuring enhanced learning and retention for all participants.
- **Long-Term Benefits:** Investing in financial literacy yields long-term benefits such as enhanced stability, reduced stress, and the fulfillment of personal and financial aspirations.
- **Community Support:** Our program fosters a supportive learning environment where participants can connect, share experiences, and learn collaboratively from their peers.
- **Flexible Options:** With flexible scheduling options including evening classes, weekend workshops, online modules, and self-paced materials, our program fits seamlessly into participants' busy lives.
- **Positive Impact:** Improved financial literacy not only benefits individuals but also uplifts families and communities, promoting overall financial well-being and economic empowerment.

