

Zogo's Mission: to inspire youth to become financially savvy.

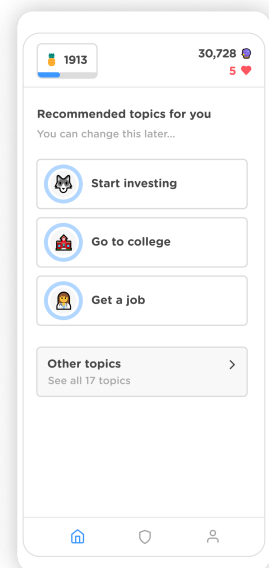
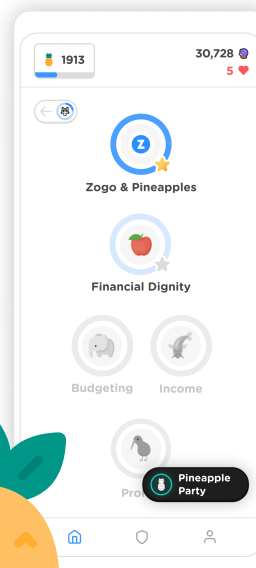
About Zogo:

Zogo is a financial technology company that teaches sound financial fundamentals with an app that rewards users to learn. Backed by Duke University's latest behavioral science research, the app comes complete with over 300 bite-sized learning modules.



Our Standards:

Our educational modules are developed in alignment with relevant curriculum frameworks at the national level (Jumpstart Coalition's National Standards in K-12 personal finance education).



Reimagine Financial Education

Education without limits.

It has never been easier to incorporate engaging financial literacy content into education. Zogo engages students far beyond classroom walls. Accessible, interactive, and digitized, Zogo is everything you need to encourage continued learning.



Turn financial literacy into a game, literally...

Give your students an interactive platform to test their knowledge. Zogo walks students through real world situations surrounding personal finance. Gamified, digitized, and situational, Zogo is the key to student engagement.



Reimagine Financial Education

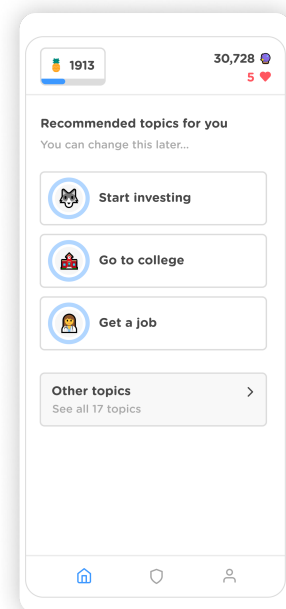
Real world situations, at your fingertips.

With over 20 different categories, your students can pick and choose which themes they want to learn about most. Whether it's "Opening a bank account" or "Building Credit." Zogo walks your students through real-world scenarios to prepare them for financial freedom.



Learning, just for you...

Our 20 categories allow for ease of navigation. All you have to do is choose a category that applies to your existing lesson plan, and let students work through modules in that theme! It's just that simple.



Real Rewards

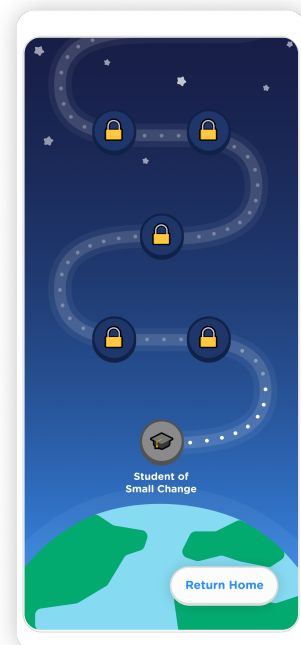
Learn & Earn

Along with learning financial literacy, your students gets real rewards along the way! With the ability to redeem a \$5, \$10, and \$15 gift card at stores like Amazon and Starbucks, Zogo allows students to earn while they learn.



Leveling Up

To make the redemption of rewards more manageable, your students are motivated by the user journey to the moon! From "Student of Small Change" to "Currency Conquistador", students are encouraged to keep working towards their goal with Zogo's game design principles.



The Zogo Difference



Features	Zogo	Others
Bite-sized lessons	✓	✗
Hundreds of lessons	✓	✗
Mobile accessibility	✓	✗
Content updated daily	✓	✗
In-app incentives	✓	✗
Leaderboard feature	✓	✓
Remote-learning proof	✓	✓



Take Action

So you're ready to take financial literacy to the next level with Zogo? Follow these simple steps:

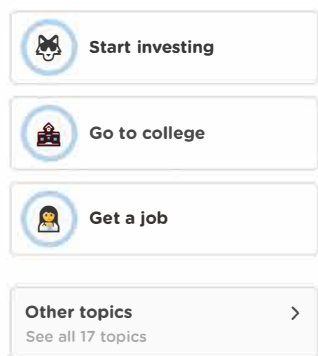
Step 1:

Download Zogo from the app store and create an account using the unique institution access code.

(ACCESS CODE)

Step 2:

Choose Zogo modules from one of our 20 categories that align with your financial literacy goals.



Step 3:

Now, have students download Zogo, creating an account with the institution access code as well.



Take Action

Step 4:

Have your student complete modules that align with their financial literacy goals.



Step 5:

Create a leaderboard by clicking the medal icon at the bottom of the screen. This will take you to the leaderboard.



Step 6:

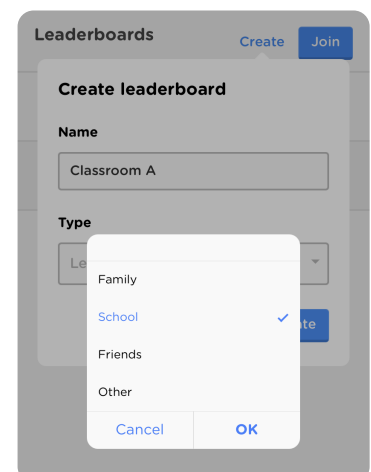
To make a leaderboard, press the "Create" button in the upper right-hand corner.

Create

Join

Step 7:

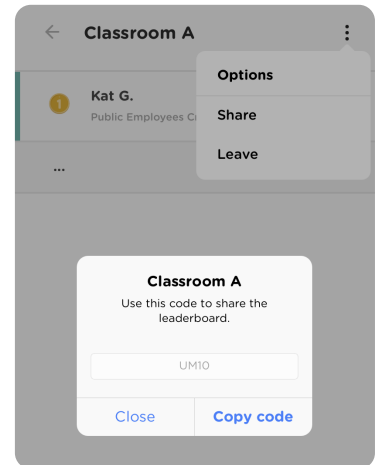
Now, you can name your leaderboard, and select the "School" category. Save the leaderboard by selecting the "OK" button.



Take Action

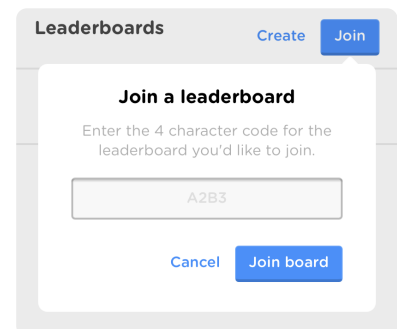
Step 8:

Now that you have made your leaderboard, share it! Click on the 3 dots in the upper right hand corner, and click "Share." A window will pop-up with your unique leaderboard code. Save this for later.



Step 9:

Now, have students and friends join the leaderboard. Have all students press the "Join" button. Share your code for them to input.



Step 10:

Have all students join the leaderboard by pressing "Join Board," and watch them level up.

Step 11:

Discuss via Zoom or in-person what everyone has learned, and how this applies to your existing fin-ed goals.



Content Overview

So you're ready to take financial literacy to the next level with Zogo? Follow these simple steps:

Content is divided into 20 categories. The idea? To prepare students for real world scenarios, surrounding the basics of personal finance.

- **Get familiar with financial institutions**
- **Open a bank account**
- **Get a job**
- **Save money**
- **Get credit**
- **Shop smartly**
- **Get insured**
- **Get health insurance**
- **Buy a home**
- **Buy a car**
- **Utilize government**
- **Repay your debts**



Content Overview (Cont'd)

- **Save for retirement**
- **Learn investment vocab**
- **Determine the value of investments**
- **Start investing**
- **Protect your investments**
- **Go to college**
- **Do your taxes**
- **Protect yourself from fraud**



Open a Bank Account

- **Deposit accounts** - Describes what a deposit account is and demonstrates how to open a basic deposit account at a financial institution
- **Checking** - Describes checking accounts and compares the features and costs of personal checking accounts offered by different financial institutions
- **Student checking accounts** - Gives insight into the unique benefits of student checking accounts, highlights them as first step toward financial literacy
- **Joint checking accounts** - Describes how joint checking accounts work in comparison to other accounts
- **Custodial Accounts** - Describes how custodial accounts work in comparison to other accounts
- **High-Yield Savings Accounts** - Discusses the interest rates and other features of high-yield savings accounts
- **Zo Story**
- **EFTs** - Highlights the history and convenience of Electronic Fund Transfers
- **ATMs** - Describes history, usage, and fees of Automatic Teller Machines



Open a Bank Account

- **Overdraft** - Warns users about the risks of overdraft fees and how to avoid them
- **Checks** - Describes what a check is, how to write one, how to cash one, types of checks
- **Reconciling** - Teaches users how to keep track of their spending habits and reconcile accounts
- **Account management** - Investigates account management services that financial institutions provide
- **Zo Story**
- **Individual Development Accounts** - Discusses the eligibility requirements and features of IDAs
- **Brokerage Accounts** - Describes our brokerage accounts work and how to open one
- **Cash Management Accounts** - Describes the pros and cons of CMAs
- **Bank Accounts Abroad** - Provides tips for managing money abroad



Get a Job

- **Zo Story**

- **Résumés** - Defines résumé and describes how it affects employment chances

- **Contracts** - Relates laws to contractual agreements, discusses consequences of contract infringement

- **Income** - Defines various terms associated with income

- **Wages & Salaries** - Differentiates between wages and salaries as forms of income

- **Employees** - Discusses employee rights and responsibilities

- **Career factors** - Analyzes how economic and other conditions can affect income and career opportunities and discusses how non-income factors such as child-care options, cost of living, and work conditions can influence job choice

- **Employee benefits** - Gives examples of employee benefits and explains why they are forms of compensation, and analyzes the monetary and non-monetary value of employee benefits in addition to wages and salaries

- **Zo Story**

- **Resolving disputes** - Discusses small claims court processes, as well as tips for workplace conflict resolution

- **Starting a business** - Analyzes pros, cons, risks, and rewards of starting a business. Also touches on business plans



Get a Job

- **Payroll Deductions** - Discusses both mandatory and voluntary payroll deductions
- **More Deductions** - Describes the different types of payroll deductions
- **Employee Stock Purchase Plans** - Defines ESPPs and discusses their advantages
- **Independent Contractors** - Compares and contrasts employee and independent contractor statuses



Save Money

- **Zo Story**

- **Budgeting** - Defines “budget,” offers tips for users to create their own budgets based on their personal financial situations

- **Expenses** - Differentiates fixed and variable expenses and discusses how each can be reduced

- **Emergencies** - Highlights the necessity of saving for emergencies

- **Goals** - Evaluates the relationship between spending practices and achieving financial goals

- **Opportunity cost** - Describes the concept of opportunity cost, explains how to evaluate the results of a financial decision and apply systematic decision making to set and achieve financial goals, and gives examples of how decisions made today can affect future opportunities

- **Wealth building** - Investigates changes in personal spending behavior that contribute to wealth building

- **Weddings** - Discusses the cost of a wedding and provides tips about how to prepare for that cost

- **Spending plans** - Analyzes how changes in life circumstances can affect a personal spending plan

- **PSPs** - Discusses components of a personal spending plan, including income, planned saving, and expenses



Save Money

- **PFPs** - Discusses components of a personal finance plan and how to tailor it to user's specific needs
- **Saving Money on Bills** - Discusses way in which one could decrease their bills
- **Responsibility** - Discusses how individual responsibility for financial well-being will change over a lifetime with changing life circumstances and compares how financial responsibility is different for individuals with and without dependents
- **Saving strategies** - Compares saving strategies, including "Pay Yourself First" and comparison shopping
- **Zo Story**
- **Ruedi's Hierarchy of Financial Needs** - Defines and describes Ruedi's Hierarchy of Financial Needs as it relates to users' various financial situations
- **Emergencies** - Highlights the necessity of saving for emergencies
- **Zo Story**



Build Credit

- **Zo Story**

- **Consumer credit** - Identifies and compares the different types of consumer credit

- **Credit cards** - Discusses the implications of having and using a credit card

- **Credit & Debit** - Compares and contrasts credit and debit cards

- **Credit factors** - Discusses different factors associated with having a credit card, including interest rates, compounding, etc.

- **Credit card pitfalls** - Elucidates some of the dangers of using credit cards, including limits, minimum payments, and hidden fees

- **Credit reports** - Connects borrowing reputation to credit reports, discusses the value and significance of credit reports

- **Info in credit reports** - Highlights the different aspects of a credit report, names the three major credit report bureaus, and explains credit holder's rights

- **Negative reports** - Investigates ways that a negative credit report can affect a consumer's financial options

- **Credit scores** - Defines credit scores and analyzes how a credit score affects creditworthiness and the cost of credit

- **Credit score factors** - Summarizes factors that affect a particular credit scoring system



Build Credit

- **Credit Repair Fraud** - Discusses credit repair fraud and details the Credit Repair Organizations Act
- **Applying for credit** - Discusses process of applying for credit
- **Total Cost** - Discusses the total cost of a loan
- **Credit Card Protections** - Defines the risks of using credit and debit cards, as well as the protections available to consumers
- **Borrowing terms** - Focuses on key concepts related to borrowing money, especially a borrower's financial obligations
- **FRCA** - Delves into the Fair Credit Reporting Act
- **ECOA** - Delves into the Equal Credit Opportunity Act
- **CFPB** - Delves into the Consumer Financial Protection Bureau
- **Credit rights** - Applies Federal Trade Commission regulations to credit holder rights
- **Easy credit** - Discusses potential consequences of using easy access credit
- **Predatory lending** - Defines predatory lending and offers tips for identifying predatory lenders
- **P2P lending** - Defines peer-to-peer lending and discusses its processes, advantages, and disadvantages
- **Zo Story**



Shop Smartly

- **Negotiating** - Demonstrates how to negotiate the sales price of a major purchase such as a car or a motorcycle and employment conditions or compensation
- **Marketing** - Analyzes how external factors, such as marketing and advertising techniques, might influence spending decisions for different individuals
- **Advertising claims** - Analyzes the strengths and weaknesses of various online and printed sources of product information and devises a way to test an advertising claim
- **Info sources** - Determines whether information sources are accurate and reliable when comparing products and services and describes a process for making a consumer decision by combining pre-purchase information with point-of-purchase information, such as unit price data and discounts
- **Zo Story**
- **Sales Tax** - Defines sales tax and discusses how it varies across the U.S. and the world
- **Zo Story**
- **Coupons** - Provides tips for saving money using coupons
- **Utility** - Details how consumers make choices given a set budget
- **Online Shopping** - Discusses the risks and benefits of online shopping



Shop Smartly

- **Loyalty Programs** - Discusses the pros of joining a loyalty programs and describes why they are offered
- **Shopping Secondhand** - Provides tips for saving and money by shopping secondhand
- **Holiday Shopping** - Provides tips for saving money during the holidays
- **Elastic and Inelastic Goods** - Discusses how the demand for a good or service may change as the price changes



Get Insured

- **Zo Story**

- **Contingency** - Explains how to develop a contingency plan to deal with events, such as a car breakdown or a phone loss, that might affect personal finances on short notice and a backup plan for a specific financial goal when circumstances change, such as from job loss, illness, major gift, or inheritance

- **PPI** - Discusses why and how to prepare a personal property inventory, including descriptions, locations, and estimates of value

- **Personal risks** - Gives examples of risks that individuals and households face and estimates the losses and costs associated with certain physical and financial risks

- **Managing risk** - Gives examples of how people manage the risk of financial loss through avoidance, acceptance, control and reduction, and transfer through insurance

- **Zo Story**

- **Insurance** - Defines insurance and describes related concepts, discusses the consequences of having insufficient or no insurance

- **Life Insurance** - Provides an introduction to life insurance and describes its benefits

- **Permanent Life Insurance** - Defines permanent life insurance and who may benefit most from it



Get Insured

- **Term Life Insurance** - Defines term life insurance and who may benefit most from it
- **Liability insurance** - Investigates the use of liability insurance to cover accidental bodily harm or damage to another person's property
- **Premiums** - Describes what an insurance premium is and discusses factors that affect them
- **Deductibles** - Describes what an insurance deductible is and gives examples of how deductibles work
- **Rider** - Provides examples of different types of riders
- **Filing claims** - Demonstrates how to complete an insurance application and how to file an insurance claim
- **Insurance fraud** - Investigates consequences of insurance fraud
- **Insurance agencies** - Describes the functions of the agency or agencies that regulate insurance in one's state of residence
- **Underwriters** - Describes different types of underwriters and what they do
- **Zo Story**
- **Self-insurance** - Describes what self-insurance is and gives examples of circumstances in which self-insurance is appropriate



Get Insured (

- **Liability insurance** - Investigates the use of liability insurance to cover accidental bodily harm or damage to another person's property
- **Self-insurance** - Describes what self-insurance is and gives examples of circumstances in which self-insurance is appropriate
- **Warranties** - Evaluates the costs and benefits of an extended warranty
- **Zo Story**



Get Health Insurance

- **Zo Story**

- **Health insurance** - Justifies reasons to have health insurance, categorizes the kinds of expenses that health insurance can cover, and investigates the requirements for health insurance coverage

- **Govt. Healthcare** - Discusses the Affordable Care Act and Medicare

- **Zo Story**

- **Health Insurance Marketplace** - Describes how to get insured through the Marketplace

- **Special Enrollment Period** - Explains the requirements for enrolling during the Special Enrollment Period

- **Coinsurance** - Explains the concept of coinsurance and provides examples

- **Preferred Provider Organization Plans** - Describes the pros and cons of PPOs and explains who may benefit most from one

- **Health Maintenance Organizations** - Describes the pros and cons of HMOs and explains who may benefit most from one

- **Point of Service Plans** - Describes the pros and cons of POSs and explains who may benefit most from one



Get Health Insurance

- **Exclusive Provider Organizations** - Describes the pros and cons of EPOs and explains who may benefit most from one
- **High Deductible Health Plans** - Describes the pros and cons of HDHPs and explains who may benefit most from one
- **Flexible Spending Accounts** - Details the requirements, pros, and cons of FSAs
- **Long term care** - Covers the different insurance options available for short and long-term disability care
- **Medicare** - Explains how much Medicare costs, what is covers, who is eligible, and how to apply



Buy a House / Rent an Apartment

- **Homes** - Describes process and pros and cons of buying versus renting a home
- **Zo Story**
- **Buying a home** - Discusses process of finding and buying a home
- **Owning a home** - Sheds light on costs associated with homeownership
- **Renters & homeowners** - Identifies the factors that influence the cost of renters and homeowners insurance
- **Tenants & landlords** - Summarizes tenant and landlord rights and responsibilities that are covered in the terms of a standard
- **Mortgage terms** - Defines different terms associated with mortgages
- **Mortgages** - Describes what a mortgage is and differentiates between adjustable- and fixed-rate mortgages
- **Closing Costs** - Describes what closing costs include and provides tips about how to reduce them
- **Due Diligence Period** - Discusses the period during which the buyer may inspect the property and review any other pertinent information before closing the sale



Buy a House / Rent an Apartment

- **Zo Story**
- **Bridge Loans** - Discusses the pros and cons of bridge loans and provides alternatives
- **Govt. Mortgages** - Describes VA loans, USDA loans, FHA loans, the Indian Home Loan Guarantee, and other state and local programs
- **Other mortgages** - Discusses different types of mortgages, including combination, second, government-backed, and reverse mortgages
- **Bills** - Describes ways for users to stay on top of their bills
- **Setting up auto-pay** - Describes the specifics and benefits of auto-pay
- **Construction Loans** - Describes the purpose of construction loans and how to get one



Buy a Car

- **Cars** - Offers tips for car shopping, discusses buying versus financing a car
- **Zo Story**
- **Buying a car** - Discusses costs associated with buying a car
- **Negotiating a Car Price**
- **Zo Story**
- **Auto insurance** - Differentiates among the main types of auto insurance coverage and determines the legal minimum amounts of auto insurance coverage required in different states and the recommended optimal amounts
- **Auto premiums** - Lists factors that determine auto insurance premiums and the factors that cause them to change and calculates payment expected on an auto insurance claim after applying exclusions and deductibles
- **Car Maintenance** - Discusses the yearly cost of maintaining a car
- **Zo Story**
- **Motor Clubs** - Discusses the costs and benefits of joining a motor club
- **Vehicle Registration** - Details the vehicle registration process



Buy a Car

- **Leasing a Car** - Discusses the pros and cons involved in leasing a car
- **Gas Cards** - Describes the advantages and disadvantages of using a gas card and compares them to other types of rewards cards
- **Getting Your License** - Details the process of getting a driver's license
- **Traffic Tickets** - Explains the types and costs of traffic tickets and how they may affect the cost of insurance
- **Toll Fees** - Describes toll fees and how they are charged
- **Depreciation** - Discusses how the value of most cars will decrease over time
- **Renting a Car** - Explains the requirements to rent a car and the associated risks



Utilize Gov't Assistance

- Zo Story

- **Government services** - Explains the difference between earned and unearned income, and explores how local government services assist people, such as those who are unemployed, elderly, disabled, or low-income

- Zo Story

- **Welfare cliff** - Defines the welfare cliff and debunks myths associated with it, highlights ways in which it might manifest

- **Govt. Financial Help** - Describes types of government financial assistance, including Social Security Disability Insurance, Supplemental Security Income, VA Disability Compensation, and Survivors Benefits

- **More government services** - Identifies other forms of government assistance, including housing assistance, food stamps, etc.

- **Welfare cliff** - Defines the welfare cliff and debunks myths associated with it, highlights ways in which it might manifest

- **Government healthcare** - Summarizes Medicare and Affordable Care Act benefits

- **Government financial help** - Identifies various types of government financial assistance, such as disability income, Veteran benefits, etc.

- Zo Story



Utilize Gov't Assistance

- **Earned Income Tax Credit** - Lists the EITC eligibility requirements and describes how to claim the credit
- **TANF** - Describes the purpose of the Temporary Assistance for Needy Families program, lists the eligibility requirements, and explains how to apply
- **SNAP** - Describes the purpose of the Supplemental Nutrition Assistance Program, lists the eligibility requirements, and explains how to apply
- **Head Start** - Describes the purpose of the Head Start program, lists the eligibility requirements, and explains how to apply
- **Housing Choice Voucher Program** - Describes the purpose of the Housing Choice Voucher Program, lists the eligibility requirements, and explains how to apply
- **Supplemental Security Income** - Describes SSI and how it is different from Social Security
- **CHIP** - Describes the purpose of the Children's Health Insurance Program, lists the eligibility requirements, and explains how to apply
- **WIC** - Describes the purpose of the Special Supplemental Nutrition Program for Women, Infants, and Children, lists the eligibility requirements, and explains how to apply



Utilize Gov't Assistance

- **Summer Food Service Program** - Describes the purpose of the Summer Food Service Program, lists the eligibility requirements, and explains how to apply
- **Medicaid** - Defines Medicaid and describes who is eligible and how to apply
- **Special Veterans Benefits** - Defines the purpose of SVB and describes who is eligible and how to apply



Repay your Debts

- **Excessive debt** - Discusses indicators of excessive debt and offers methods for reducing and/or managing debt
- **Managing debt** - Explores different options of managing debt, including working with lenders, organizing a Debt Management Plan, etc.
- **Zo Story**
- **Unpaid debt** - Discusses the implications of overdue debts, clarifies debtor rights
- **Debt collection** - Focuses on debtor rights as outlined in the Fair Debt Collection Practices Act
- **Reducing Credit Card Debt** - Discusses the smartest ways to make credit card payments considering interest and other factors
- **Supplemental Income** - Details how increasing income can help pay off debt faster
- **Zo Story**
- **Debt effects** - Explains the effect of debt on a person's net worth
- **Debt as leverage** - Discusses how debt may be used to make a greater profit, explores pros and cons of this approach
- **Bankruptcy** - Defines bankruptcy and clarifies the process of applying for bankruptcy, as well as its consequences



Repay your Debts

- **Zo Story**
- **Debt Settlement** - Defines the advantages, disadvantages, and risks of debt settlement
- **Foreclosure** - Details the foreclosure process and its potential consequences
- **Debt Consolidation** - Explains the advantages and disadvantages of debt consolidation and details the debt consolidation process
- **Balance Transfers** - Explains how a balance transfer may help consolidate and pay down debt
- **Debt Snowball Method** - Defines the snowball method of debt repayment and discusses its advantages and disadvantages
- **Debt Avalanche Method** - Defines the avalanche method of debt repayment and discusses both its advantages and disadvantages



Save for Retirement

- **Retirement plans** - Describes the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments, and gives examples of how employer matching contributions to employer-sponsored retirement savings plans and vesting schedules affect participating employees
- **Social security** - Summarizes Social Security and how it is sustained
- **401(k)** - Describes 401(k) plans, covers related concepts like maximum contribution limits, employer matching, etc.
- **Roth 401(k)** - Describes the differences between Roth and traditional 401(k)s
- **Individual Retirement Accounts** - Describes IRAs and their tax advantages
- **Roth IRAs** - Describes the differences between Roth and traditional IRAs
- **HSAs for Retirement** - Describes how an HAS can be used as retirement savings
- **Zo Story**
- **Standard of living** - Calculates the future income needed to maintain a current standard of living and identifies typical sources of income in retirement



Save for Retirement

- **Zo Story**
- **Employer-sponsored** - Examines the benefits of participating in employer-sponsored retirement savings plans and health care savings plans
- **Retirement income** - Describes the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments, and gives examples of how employer matching contributions to employer-sponsored retirement savings plans and vesting schedules affect participating employees
- **Investing for retirement** - Uses time value of money calculations to promote the benefits of investing early for retirement
- **SEP IRA** - Describes who is eligible to open a Simplified Employee Pension (SEP) plan and how they work
- **Pension Funds** - Describes pension funds and how they work and compares them to 401(k) plans
- **Annuities** - Describes the types of annuities and why someone might purchase one
- **Annuity Fees** - Describes the fees associated with annuities
- **Choose a Retirement Plan** - Provides tips about which account to choose and how much to contribute



Save for Retirement

- **Zo Story**

- **Inheritance** - Explains what it means to inherit something, lists the main components of a simple will, identifies how money and property will be distributed when a person dies without a valid will, and explains the purpose of a durable power of attorney for health care (living will)

- **Wills** - Covers the processes of making, storing, and contesting a will

- **Executor duties** - Defines the duties and responsibilities of an executor





Learn investment lingo

- **Zo Story**

- **Securities** - Describes what a security is, explains how stock markets facilitate their buying and selling

- **Brokerage firms** - Details brokerage firms and compares and contrasts the services they provide

- **Investment banks** - Focuses on investment banks and compares and contrasts the services they provide

- **Assets** - Defines and provides examples of assets

- **Zo Story**

- **Liquidity** - Explains the concept of liquidity and gives examples of investments that allow relatively quick and easy access to funds

- **Liabilities** - Defines and provides examples of liabilities

- **Interest** - Calculates simple and compound interest earnings and explains the benefit of a compound rate of return

- **Returns** - Explains how rate of return, frequency of compounding, taxes, and inflation can affect investment returns

- **Fiduciaries** - Describes the role of a fiduciary as it relates to investing

- **Securities** - Describes what a security is, explains how stock markets facilitate their buying and selling



Learn investment lingo

- **CDs** - Describes what a certificate of deposit is and investigates requirements for purchasing one
- **Stocks & bonds** - Describes what stocks and bonds are and explains the difference between them
- **Types of Bonds** - Covers the different types of bonds and their unique advantages
- **Zo Story**
- **Cryptocurrency** - Defines cryptocurrency, differentiates between the different types, and elucidates the pros + cons
- **Money market accounts** - Defines money market accounts, analyzes their benefits, and sheds light on their best uses
- **Zo Story**
- **Mutual Funds** - Compares investing in individual stocks and bonds with investing in mutual funds and exchange-traded funds and provides examples of comparisons of investment performance of selected mutual funds and exchange-traded funds over different time periods
- **REITs** - Describes what a Real Estate Investment Trust is and how it can help diversify a portfolio
- **Business Cycles** - Describes the stages of the business cycle, which include expansion, peak, recession, depression, trough, and recovery



Learn investment lingo

- **Future Growth** - Describes how some investments are best for current income and others for future growth and provides examples
- **Fiduciaries** - Describes the role of a fiduciary as it relates to investing
- **Tax-Advantaged Investments** - Describes types of tax-deferred and tax-exempt investments
- **Zo Story**



Start Investing

- **Inflation** - Explains inflation and why some people may choose to invest their savings
- **Investing Basics** - Gives examples of investments and explains some things to consider before investing
- **Investment channels** - Compares the advantages and disadvantages of buying and selling investments through various channels, including: Direct purchase, Employer-sponsored retirement plans, Investment professionals, Investment clubs, and Online brokerages
- **Investing strategies** - Evaluates different investing strategies, including: value investing, growth investing, momentum investing, and dollar-cost averaging
- **Investing risks** - Evaluates different methods for managing investing risks, such as diversification, asset allocation, and hedging
- **Building wealth** - Compares gambling and other games of chance with investments as a means of building wealth, defines the time value of money, and explains how money invested regularly over time may grow exponentially
- **Financial Advisors** - Explains the different types of guided investing and discusses the pros and cons of each
- **Zo Story**
- **Buying stocks** - Describes how to buy and sell individual stocks, mutual fund shares and exchange-traded fund shares



Start Investing

- **Panic & exuberance** - Discusses reasons why some investors sell stocks when the stock market is falling (panic selling) and buy when prices are rising
- **Zo Story**
- **Market Trends** - Introduces the ideas of bear and bull markets
- **Risk-Return Tradeoff**
- **Long-Term/Low-Risk** - Discusses the potential benefits of a long-term investing strategy and suggests types of investments appropriate for people who have a low risk tolerance for investment volatility
- **Zo Story**
- **Active vs. Passive Investing** - Compares and contrasts active and passive investing strategies
- **Asset Allocation** - Discusses the importance of diversification and introduces the different asset classes
- **Rebalancing** - Discusses the importance of monitoring and rebalancing a portfolio to maintain the desired amount of risk
- **Stock Indexes** - Discusses the importance of stock indexes and describes the major U.S. indexes
- **Long-term/low risk** - Discusses the potential benefits of a long-term investing strategy and suggests types of investments appropriate for people who have a low risk tolerance for investment volatility



Start Investing

- **Zo Story**
- **Active vs. Passive Investing** - Compares and contrasts active and passive investing strategies
- **Asset Allocation** - Discusses the importance of diversification and introduces the different asset classes
- **Rebalancing** - Discusses the importance of monitoring and rebalancing a portfolio to maintain the desired amount of risk
- **Stock Indexes** - Discusses the importance of stock indexes and describes the major U.S. indexes



Protect Your Investments

- **Investment Fraud** - Identifies warning signs of investment fraud and lists steps that can be taken if a consumer is a victim of investment fraud
- **Federal Ins. Coverage** - Researches federal government depository insurance coverage and limits related to consumer bank and credit union accounts and explains how federal and state regulators help protect investors
- **Investment Protections** - Identifies the protections provided to investors by the Securities Investor Protection Corporation (SIPC) and explains how to use reputable government and industry sources to locate background information about a local person who sells investments or provides investment advice
- **Federal Assistance** - Summarizes the types of information, assistance, and protection that individual investors can receive from: Securities and Exchange Commission, Financial Industry Regulatory Authority, Consumer Financial Protection Bureau, and State Securities Administrators
- **Zo Story**
- **Diversification** - Discusses how diversifying a portfolio may decrease an investor's risk
- **Non-Correlating Assets** - Defines asset correlation and describes how non-correlating assets smooth out the *volatility* of your portfolio's worth overall



Protect Your Investments

- **Market Manipulation Fraud** - Summarizes how Market Manipulation Fraud and gives tips about how to spot it
- **Ponzi Schemes** - Explains how Ponzi schemes work and what to watch out for
- **Promissory Note Fraud** - Explains how Promissory Note Fraud works and what to watch out for
- **Dividends** - Describes how dividend-paying stocks can be a way to protect your portfolio
- **Principal-Protected Notes** - Explains how PPNs work and provides examples
- **Stop-Loss Order** - Explains how stop-loss orders work and details their advantages and disadvantages
- **Trailing Stop Orders** - Explains how trailing stop orders work and details their advantages and disadvantages
- **Hedging** - Defines hedging and provides examples
- **Put Options** - Explains protective puts as a risk management strategy



Go to College

- **Education** - Gives examples of how education and training can affect lifetime income and financial success
- **College** - Highlights benefits of post-secondary education, describes associated costs, and offers ways for students to minimize costs
- **Student Loans** - Differentiates among various types of student loans and alternatives as a means of paying for post-secondary education and discusses the potential consequences of deferred payment of student loans
- **Zo Story**
- **Student Loan Duties** - Investigates how student loan obligations differ from other kinds of debt
- **Zo Story**
- **Tuition insurance** - Defines the potential benefits of tuition insurance for higher education costs
- **Financial Aid** - Explains how to apply for and negotiate financial aid
- **Grants** - Describes how grants work and how to apply
- **Work-Study Jobs** - Discusses federal work-study, as well as its advantages and restrictions



Go to College

- **Outside Scholarships** - Explains the different types of scholarships and details how to find funding
- **Income Share Agreements** - Explains how ISAs work and how they compare to student loans
- **529 Plans** - Discusses the tax-advantages of 529 Plans and how they work
- **Student Meal Plans** - Gives examples of typical meal plans and how to budget
- **Internships** - Explains the importance of internships and how to apply
- **Vocational Schools** - Describes vocational school and why they may be a good alternative for some students



Do Your Taxes

- **Income taxes** - Describes the differences between federal and state income taxes and provides simple calculations for each
- **Progressive & Regressive** - Explains the differences between progressive, regressive, and flat taxes
- **Other taxes** - Describes other types of taxes, such as capital gains taxes and payroll taxes
- **IRS tax forms** - Describes the different IRS tax forms, including their common attachments
- **How to do your taxes** - Covers necessary preparation for filing taxes, including determining taxable income, finding owed payment, etc.
- **Zo Story**
- **Tax Filing Mistakes** - Describes common mistakes made while filing taxes and how to avoid them
- **Net income** - Differentiates between net, gross, and taxable income
- **Tax rates** - Describes what tax rates, tax brackets, marginal tax rates, and effective tax rates are along with appropriate examples
- **Zo Story**



Do Your Taxes

- **Tax advisors** - Summarizes factors to consider when selecting a professional financial advisor, explains why an individual or household may want to consult with an attorney for financial advice or representation, and justifies reasons to consult with a tax advisor or financial planner
- **Tax deductions** - Describes tax deductions and differentiates between an expense that is tax deductible and one that is not
- **Charity** - Defines charity and links philanthropy to taxes
- **Retain expenditures** - Encourages users to devise a system to retain evidence of tax-deductible expenditures
- **Capital Gains Tax** - Explains if and when you might have to pay taxes on your capital gains
- **Zo Story**
- **Tax credits** - Differentiates between the different kinds of tax credits and clarifies their government use
- **Tax refunds** - Describes how tax refunds work, describes the W-4 Form, and offers insight into withholding allowances
- **Lower your taxes** - Describes methods by which an individual or household may legally lower their taxes
- **Property Taxes** - Explains what property taxes are and how they are calculated
- **Luxury Tax** - Explains how and why governments impose luxury taxes



Protect Yourself From Fraud

- **Zo Story**

- **Personal info** - Lists types of personal information that should not be disclosed to others in person or online and explains how to apply strategies to protect personal information, including strategies for creating and maintaining strong online passwords and ways to use social media safely

- **Fraud** - Investigates types of consumer fraud, including online scams and phone solicitations, and summarizes behaviors and other factors that make consumers more vulnerable to fraud

- **Fraud factors** - Summarizes behaviors and other factors that make consumers more vulnerable to fraud

- **Identity Theft** - Investigates ways that thieves fraudulently obtain personal information, predicts problems that might occur to a victim of identity theft, and outlines steps to resolve identity theft problems as recommended by the FTC and relevant financial institutions

- **Trustworthy Entities** - Lists entities that have a right to request certain personal financial data and investigates consumer safeguards for these entities and mobile and online banking

- **Zo Story**

- **Unfair practices** - Gives examples of unfair or deceptive business practices that consumer protection laws prohibit and outlines the information needed to resolve a specific consumer complaint



Protect Yourself From Fraud

- **Consumer agencies** - Describes the consumer protection agencies and their responsibilities
- **Consumer laws** - Matches state and federal consumer protection laws to descriptions of the issues that they address and the safeguards that they provide and provides credible sources of up-to-date information about consumer rights and responsibilities
- **Complaint procedures** - Provides sources of assistance in resolving consumer disputes and demonstrates formal consumer complaint procedures
- **Zo Story**
- **Reverse Mortgage Scams** - Explains how reverse mortgage scams work and how to avoid them
- **Disaster Fraud** - Details the different types of disaster fraud and explains how to avoid them
- **Advance Fee Schemes** - Explains the types of advance fee schemes and lists warning signs to watch out for
- **Telemarketing Fraud** - Explains how fraudsters may try to steal information through the phone, and suggests questions to ask if you think you may be being scammed
- **Online Shopping Fraud** - Provides tips about how to safely shop online
- **Pyramid Schemes** - Defines the term pyramid scheme and offers suggestions about how to avoid them





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