

zogo

for schools

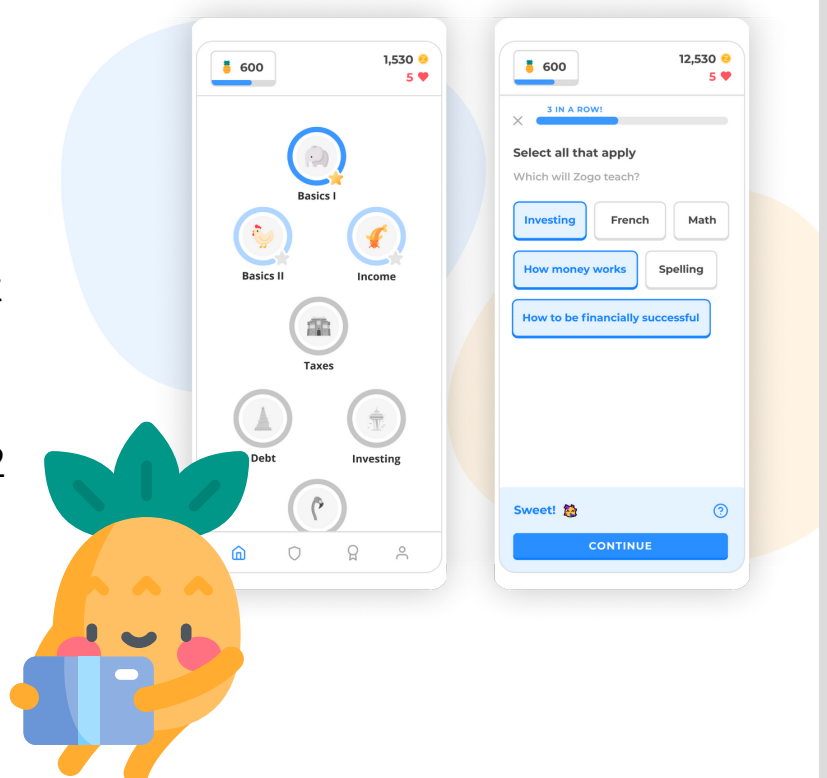
Zogo's Mission: to inspire the underbanked to become financially savvy.

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 Education Curriculum

Education without limits.

It has never been easier to incorporate engaging financial literacy content into education. Alongside your curriculum, Zogo allows you to engage students beyond the classroom. Accessible, interactive, and digitized; everything you need to encourage continued learning.

Turn homework assignments into a game, literally.

Alongside lectures and in-class lessons, 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 education curriculum

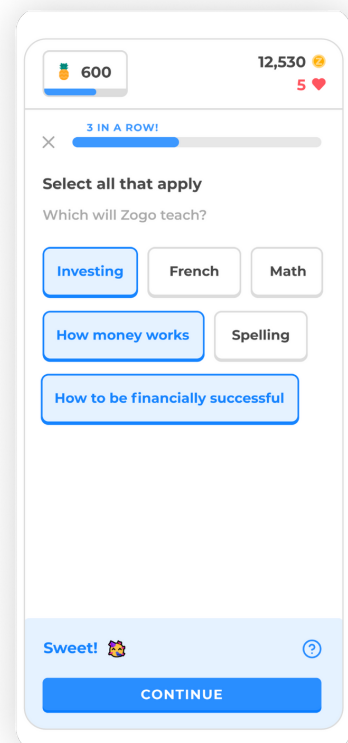
Real world situations, at your fingertips.

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.



Curriculum, your way.

Throughout "Saving and Spending," students will learn to develop a savings and spending plan, keep financial records, use different payment methods, and make savings and spending decisions, among other things. We are also happy to work with you to integrate any of the themes into your curriculum.



The Zogo Difference

**At Zogo, we do financial literacy differently.
Take a look at how differ from our competitors.**

zogo



modules take minutes

**300+ bite-sized
modules**

**Meets students via
mobile**

**Learn whenever,
wherever**

Content updated daily

**Equipped with
persuasive incentives**

**Leaderboards to
increase engagement**

Our competitors

20+ minute lessons

Fewer, longer courses

Requires computer use

**Learn in a structured
environment**

**Content updated
yearly**

No incentives

No competition feature



Take Action!

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

Step 1

Have your students download Zogo from the app store.

Step 2

Have students create profile, and enter access code "UHFCU".

Step 3

Choose zogo modules that align with your lesson plan.

Step 4

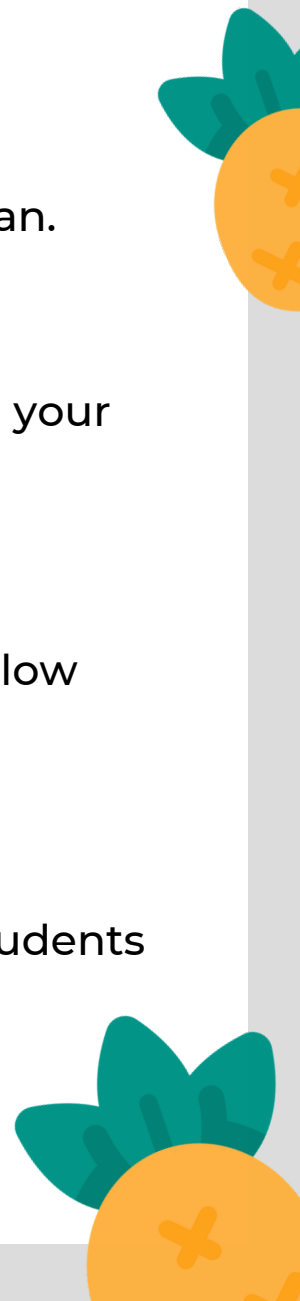
Assign your students modules that correspond with your lesson plan and homework.

Step 5

Track your students' completion of modules, and follow up with discussions about what they learned.

Step 6

Create a leaderboard for your classroom so that students can compete with each other!

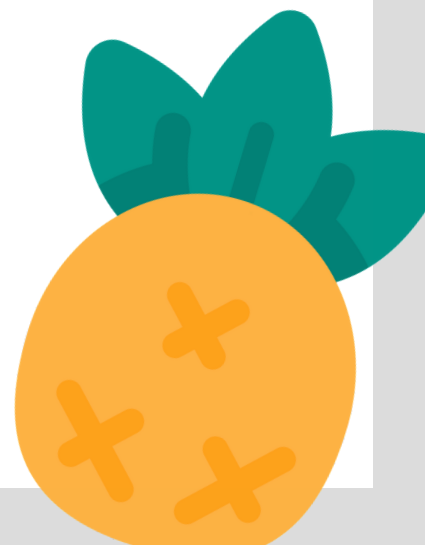


Content Overview

Zogo's Mission: to Inspire the underbanked to become financially savvy.

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**



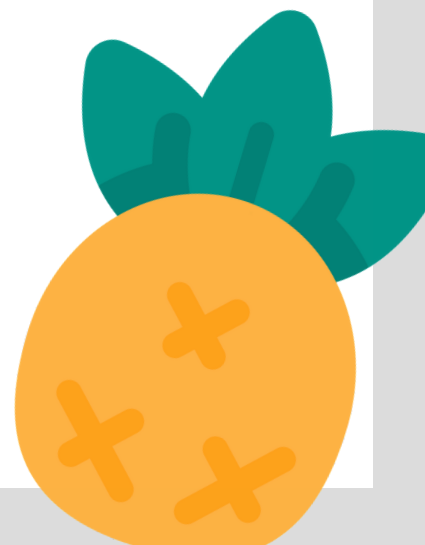
Content Overview (Cnt'd)

- **Buy a car**
- **Utilize government assistance**
- **Repay your debts**
- **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**



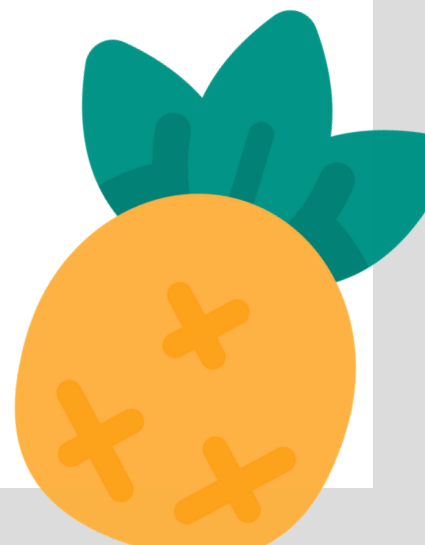
Get familiar with financial institutions

- **Traditional Banks** - Highlights retail and commercial banks, compares and contrasts the services they provide
- **Credit unions** - Describes credit unions and compares and contrasts the services they provide
- **Internet banks** - Focuses on Internet banks and compares and contrasts the services they provide
- **S&Ls** - Describes savings and loans associations and compares and contrasts the services they provide
- **Central banks** - Describes central banks and their purpose
- **Bank lending habits** - Explores influences on bank lending habits, especially that of the Federal Reserve and the Foreign Exchange Market



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
- **EFTs** - Highlights the history and convenience of Electronic Fund Transfers
- **ATMs** - Describes history, usage, and fees of Automatic Teller Machines
- **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



Get a job

- **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
- **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



Save money

- **Budgeting** - Defines “budget,” offers tips for users to create their own budgets based on their personal financial situations
- **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
- **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
- **PFPs** - Discusses components of a personal finance plan and how to tailor it to user’s specific needs
- **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
- **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



Build credit

- **Consumer credit** - Identifies and compares the different types of consumer credit
- **Credit cards** - Discusses the implications of having and using a credit card
- **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
- **Payment risks** - Focuses on the risks of using credit and debit cards, and highlights different credit card protections
- **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
- **Applying for credit** - Discusses process of applying for credit
- **Borrowing terms** - Focuses on key concepts related to borrowing money, especially a borrower's financial obligations



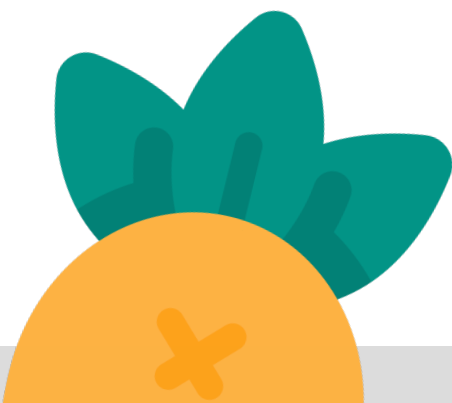
Build credit

- **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



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



Get insured

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

Get insured (cnt'd)

- Warranties - Evaluates the costs and benefits of an extended warranty
- Youth insurance - Recommends insurance for the types of risks that young adults might face



Get health insurance

- **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
- **Health insurance terms** - Describes the terms and conditions associated with health insurance
- **Long term care** - Covers the different insurance options available for short- and long-term disability care



Buy a home

- **Homes** - Describes process and pros and cons of buying versus renting a home
- **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
- **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
- **Saving money on bills** - Gives tips for keeping bills as low as possible



Buy a car

- **Cars** - Offers tips for car shopping, discusses buying versus financing a car
- **Buying a car** - Discusses costs associated with buying a car
- **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

Utilize Gov't assistance

- **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
- **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.



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.
- **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 debt** - Discusses the smartest ways to make credit card payments considering interest and other factors
- **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



Save for retirement

- **Social security** - Summarizes Social Security and how it is sustained
- **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
- **401(k)** - Describes 401(k) plans, covers related concepts like maximum contribution limits, employer matching, etc.
- **Standard of living** - Calculates the future income needed to maintain a current standard of living and identifies typical sources of income in retirement
- **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
- **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

- **Investment banks** - Focuses on investment banks and compares and contrasts the services they provide
- **Brokerage firms** - Details brokerage firms and compares and contrasts the services they provide
- **Assets** - Defines and provides examples of assets
- **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
- **Securities in depth** - Describes different types of securities in detail
- **CDs** - Describes what a certificate of deposit is and investigates requirements for purchasing one
- **Liquidity** - Explains the concept of liquidity and gives examples of investments that allow relatively quick and easy access to funds
- **Stocks & bonds** - Describes what stocks and bonds are and explains the difference between them
- **Bonds in depth** - Covers the different types of bonds and their unique advantages
- **Debt investments** - Explains how individuals use debt as an investment



Learn investment lingo (cnt'

- **Cryptocurrency** - Defines cryptocurrency, differentiates between the different types, and elucidates the pros and cons
- **Money market accounts** - Defines money market accounts, analyzes their benefits, and sheds light on their best uses
- **Cash management accounts** - Defines cash management accounts, analyzes their benefits and costs, as well as other factors associated with them
- **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
- **Business cycles** - Explains the terms: expansion, peak, recession, depression, trough, and recovery
- **Future growth** - Gives examples of investments for current income and investments for future growth



Start 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
- **Buying stocks** - Describes how to buy and sell individual stocks, mutual fund shares and exchange-traded fund shares
- **Panic & exuberance** - Discusses reasons why some investors sell stocks when the stock market is falling (panic selling) and buy when prices are rising
- **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



Determine the value of investments

- **Time Value of Money I** - Calculates and compares the time value of money in the following situations: 1) Given a rate of return and a number of years, calculate the future value of a lump sum investment; and 2) Given a rate of return and a number of years, calculate the lump sum amount an investor must invest today to reach a specific financial goal at a future date
- **Time Value of Money II** - Calculates and compares the time value of money in the following situations: 1) Given a rate of return, number of years, and frequency of periodic payments, calculate the end (future) value of an investment; and 2) Given a rate of return, number of years, and frequency of payments, calculate the periodic payment amount needed to reach a specific investment goal
- **Average share cost** - Calculates the average cost per share of an investment using a dollar cost averaging strategy
- **Price quotations** - Interprets the financial market price quotations of a stock, a mutual fund, and an exchange-traded fund
- **Market value** - Gives examples of how economic conditions and business factors affect the market value of a stock



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 insurance 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



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
- **Tuition insurance** - Defines the potential benefits of tuition insurance for higher education 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
- **Student loan duties** - Investigates how student loan obligations differ from other kinds of debt



Do your taxes

- **Income taxes** - Describes the differences between federal and state income taxes and provides simple calculations for each
- **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.
- **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
- **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
- **Retain expenditures** - Encourages users to devise a system to retain evidence of tax-deductible expenditures
- **Charity** - Defines charity and links philanthropy to taxes
- **Payroll deductions** - Identifies common types of payroll deductions and calculates how payroll deductions affect take-home pay
- **More deductions** - Covers other possible payroll deductions, including child care, union dues, charitable contributions, etc.
- **Tax credits** - Differentiates between the different kinds of tax credits and clarifies their government use





Do your taxes (cnt'd)

- **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



Protect yourself from fraud

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



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