

Money
101 EDUCATION



MONEY 101 EDUCATION

Take the Fear Out of Finance

**Welcome
Package for
Program
Participants**

SEGMENTS

- Foundation
- Investments
- Taxation
- Real Estate
- Money & Life Cycles

www.money101education.com
Email: Diane.Drey@scorevolunteer.org

CONTENTS

Welcome to MONEY 101 EDUCATION!.....	3
Live Interactive Class	3
Time Commitment	3
Need to Opt Out?	3
Course Structure.....	3
Free Repeat Option	3
Questions?.....	3
WHAT TO DO BEFORE THE FIRST CLASS	4
AYOP ENROLLEES ONLY	4
1. Schedule a Pre-Program Meeting	4
AYOP & LIVE CLASS ENROLLEES	4
2. Complete Pre-Class Questionnaire	4
3. Download & Test Zoom	4
4. Set Your Zoom Name	4
5. Learn How to Download Class Handouts.....	4
6. Read Handout 0.06, Six Steps to Building Wealth.....	4
7. Be Ready to Introduce Yourself (1 Minute Max!).....	4
8. Hold Off Booking a Private Session until after you have attended three classes.	5
What You Need for a Successful Experience	6
Zoom Link	6
Follow the GROUND RULES	6
DIANE DREY – FUN AND CASUAL - BUSINESS BACKGROUND	7



Welcome to MONEY 101 EDUCATION!

We're excited to have you on this journey to boost your financial confidence in a fun and engaging way. Expect laughter, real-life stories, and valuable insights!

Live Interactive Class

If you're in the live class (not AYOP), you'll join 10-15 participants nationwide on Zoom for interactive discussions—not lectures!

Be prepared to:

- ✓ Have your video **ON**
- ✓ Be in a **quiet space** for two hours
- ✗ Avoid distractions like work, commuting, or family obligations

Time Commitment

To see real results, set aside **90-120 minutes weekly** for assignments. Think of it like going to the gym—doing the work is key! Often, the class has a designated **homework helper so that** you can contact them for help.

Need to Opt Out?

If you're overwhelmed, email before class starts for a tuition credit. If you prefer to learn at your own pace, check out the **AYOP program**: [AYOP Program Details](#)

Course Structure

MONEY 101 EDUCATION has **five segments**, each with **five classes**:

- **FOUNDATION** – Budgeting, credit, and financial basics ([Details](#))
- **INVESTMENTS** – Stocks, bonds, and portfolio building ([Details](#))
- **TAXATION** – Understanding tax returns and deductions ([Details](#))
- **REAL ESTATE** – Buying, selling, and mortgage essentials ([Details](#))
- **MONEY & LIFE CYCLES** – Financial planning for every life stage ([Details](#))

Many students return for multiple segments; a few have completed all five to become **Money 101 Graduates!**

Free Repeat Option

Once you enroll in a segment, you can repeat it **for free** the next time it's offered. Returning students should turn off their screens to give new participants priority.

Questions?

For the fastest response, email **Diane.Drey@scorevolunteer.org** (Replies within 48 hours).

WHAT TO DO BEFORE THE FIRST CLASS

AYOP ENROLLEES ONLY

1. Schedule a Pre-Program Meeting

Meet with the instructor to discuss your goals before starting. Schedule here:

👉 <https://calendly.com/money101education/money-101-diane-drey-private-free-consultation>

◆ Your first video and assignment will be sent after the meeting.

AYOP & LIVE CLASS ENROLLEES

2. Complete Pre-Class Questionnaire

Fill out the “Getting to Know You” survey **at least 3 days before class**:

👉 <https://www.surveymonkey.com/r/GMHT8JF>

Skip if you’ve already completed it for another segment.

3. Download & Test Zoom

🔗 <https://us02web.zoom.us/j/81481268036?pwd=N1I2QWFzNlV6dmhObFdVRUgxQkRRUT09>

Meeting ID: **814 8126 8036**

Passcode: **031725**

✅ **Test the link before class!** You should see: *“The Host has not yet started the meeting.”*

💡 Never used Zoom? Please email me to set up a test session.

4. Set Your Zoom Name

Update your display name to the **first name you want to be called** (last name optional).

5. Learn How to Download Class Handouts

Each segment has **approximately 40 handouts, exercises, and forms**. Before class, become familiar with the website www.money101education.com and practice downloading handouts for your segment. Find them online here:

👉 <https://money101education.com/handouts/> → Select your segment.

6. Read Handout 0.06, Six Steps to Building Wealth

7. Be Ready to Introduce Yourself (1 Minute Max!)

At some point, you’ll introduce yourself—so take a moment to plan what you'd like to share. If you need inspiration, pick **ONE** of these topics:

✔ **Your Work:** What do you do? How long have you been doing it? What do you love (or dislike) about it? Any special training?

✔ **Your Business:** If you're running or starting a business, tell us about your product/service, target customers, marketing, and if Score has helped.

✔ **Where You're From:** A quick mention of your hometown or where you live now.

✔ **Your Interests:** Fun facts like hobbies, unique skills, or passions—belly dancing, scuba diving, speaking five languages? We love to hear it!

🕒 **Keep it to 1 minute**, so we have time for everyone.

Example:

"I'm a retired businesswoman with three grown children. I love long-distance biking, skiing, and CrossFit. I've traveled the world and visited Mongolia in 2024. I created Money 101 to help people build wealth, and my greatest joy is hearing how my classes have changed lives—especially for women!"

I am looking forward to getting to know you! 😊

8. Hold Off Booking a Private Session until after you have attended three classes.

All Money 101 students are entitled to **FREE mentoring sessions** with the instructor to address personal issues. This offer extends after the class ends.

However, please wait until you have attended three classes before booking so that the instructor can get to know you in class.

To review some of the issues on which the instructor can help – see:

<https://money101education.com/home/private-appointments/>

To book an appointment, use this link:


<https://calendly.com/money101education/money-101-diane-drey-private-free-consultation>

What You Need for a Successful Experience

- ✔ **Computer with a Video Camera (No Phones or Tablets!)**
 - Use a **stationary computer with a camera** for Zoom.
 - **Do NOT use a phone or iPad**—they jiggle, making participating hard.
 - If you **don't have a computer**, inform the instructor beforehand.
 - You **must keep your video ON** throughout the class.
- ✔ **Quiet Space**
 - Set up in a calm room, silence your phone, and avoid background noise.
- ✔ **Good Lighting**
 - Position a light **in front of your face** so we can see you clearly.
 - Avoid sitting with a bright window **behind you**, making it hard to see.
- ✔ **Materials**
 - A **calculator** (we'll do lots of math).
 - **Scrap paper & a pencil** (with an eraser)
- ✔ **Time & Focus**
 - Set aside **2 hours per week** for class.
 - Expect to spend **two more hours per week** on assignments.

Zoom Link

- **The same link for all Money 101 classes**—it never changes!
- **Copy & save the link** somewhere easy to find.

 <https://us02web.zoom.us/j/81481268036?pwd=N1I2QWFzNlV6dmhObFdVRUgxQkRRUT09>

Meeting ID: **814 8126 8036**

Passcode: **031725**

Follow the GROUND RULES

1. **Be on Time** – Join Zoom by **4:25 PM EST** (5 min early). We start **on time**, and late arrivals are disruptive.
2. **Video On**: Stay visible throughout class—we love seeing you! If you step away briefly, turn off your video so I know not to call on you.
3. **No Eating** – Eating is distracting, but drinks are fine (wine in the last session is encouraged!).
4. **Attendance** – Classes build on each other, so don't miss any. If you must miss a class, **watch the recording before attending the next session**.
5. **Confidentiality** – Respect privacy. What's shared in class stays in class.
6. **Assignments** – Homework takes 90-120 min. **Submit it 48 hrs before the live class** for feedback. When submitting assignments - **Start a new email with your name in the subject line** (e.g., "Assignment #3 – Mary Johnson").
7. **Feedback** – A post-class survey may be sent—please respond! If anything isn't working for you, let me know anytime.

DIANE DREY – FUN AND CASUAL - BUSINESS BACKGROUND

At 12, my father woke me early, ready to impart wisdom. I expected philosophy—he gave me **typing, taxes, and accounting!**

He drilled me on typing before school, hired a CPA to teach me **double-entry bookkeeping**, and had me complete a business tax return. (At 12!) That early financial education set the foundation for my future.

In college, alongside my **art major**, I studied accounting, became an **IRS-trained Volunteer Income Tax Assistant (VITA)**, and found joy in a subject many fear. Afterward, I pursued an **MBA in Finance** and joined **SnowBird**, our family’s bottled water company.

Starting from the ground up, I worked every role—including on the bottling line, taking customer service calls, fixing water coolers, selling to new accounts, and collecting money from clients who “forgot” to pay their bills. When my father **passed unexpectedly in 1989**, I took over **managing 140 employees**. I was 33 years old!

During my career, I have tackled countless challenges—**rebranding and changing the company name**, negotiating with unions, surviving recessions, and adapting as big-box stores disrupted our industry by selling water coolers, which caused customers to stop renting them from us. As rental revenue declined, I pivoted, adding **coffee and office refreshments** to stay competitive.

It was a 32-year journey with many ups and more than my share of “downs.” I had many “learning experiences,” so today, I often say, “I have been there and done that.”



SnowBird Corp.
Front of Liberty State Park Building



Making a real estate purchase takes a lot of legwork –
I looked at 46 buildings and 23 pieces of land before I fell in love with this site in Jersey City

In 2000, I tackled a major challenge: **relocating our company** from a six-story Manhattan loft to New Jersey.

I found the perfect abandoned warehouse after touring **46 buildings and 23 land parcels**. I secured financing, **rehabilitated the site**, and built a new bottling plant.

MONEY 101 EDUCATION

0.01 Welcome Letter



By 2001, we were fully operational—**just across the Hudson River from Manhattan**, where we witnessed 9/11 firsthand.

Our **strategic location** was a key reason **Nestlé acquired my company in 2008**, allowing me to **retire at 52**.



I love construction, and this gut renovation of a 66,000 sq. ft building was a year effort – We had 800 people at our opening party,

After retiring, I began a new journey, joining SCORE as a volunteer in the New York City chapter. Score provides FREE mentoring to entrepreneurs, and since 2008, I have mentored over 1,000 aspiring and in-business entrepreneurs, providing guidance to help them grow and succeed.



From 2014 to 2016, I served as the Chair of SCORE's New York City Chapter. I founded the NYC Business Owner Roundtable and Advisory Board Service during my tenure, a program now run by other SCORE mentors. This initiative continues to support business owners with valuable peer-to-peer mentorship.

My latest volunteer project for SCORE is *Money 101 Education*, a comprehensive financial literacy program designed to empower women with the knowledge and confidence to manage their finances.



Money 101 Education consists of five segments, each with five two-hour classes: Foundation, Investments, Taxation, Real Estate, and Money & Life Cycles. Since its inception in 2019, over 440 people have participated in at least one segment of the program.

The most rewarding part of this journey has been hearing from participants who tell me the program has changed their lives and helped them "take the fear out of finance."

MONEY 101 EDUCATION

0.01 Welcome Letter

In 2023, we celebrated our first graduation ceremony for women who completed all five segments, a remarkable achievement that included 25 classes and many hours of homework.

I am proud of the impact *Money 101* Education has had on its participants, and I invite you to learn more about the program through this six-minute video:

[Watch the video here.](#)

You can also explore participant feedback on my LinkedIn profile under recommendations.

[View on LinkedIn](#)

Or hear students talk about their experiences here

[Video Testimonials](#)

For more information, visit:

WEBSITE: <http://www.money101education.com/>

Feel free to contact me via email at:

Diane.Drey@scorevolunteer.org

