

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
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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 whom** you can contact for help.

Need to Opt Out?

If you're overwhelmed, email us before class starts to request 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 initial 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 would like to be called by** (your last name is 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!)

During the first class, you'll introduce yourself to the other students, 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?

MONEY 101 EDUCATION

0.01 Welcome Letter

✔ **Your Business:** If you're running or starting a business, please tell us about your product or service, target customers, marketing strategy, and whether 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 traveled the world and visited Mongolia in 2024. I created Money 101 to help adults build wealth, and my greatest joy is hearing how my classes have positively impacted lives."*

8. Book a Private Session only 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 remains valid even after the class concludes. However, please wait until you have attended three classes before booking a private appointment so that the instructor can first get to know you through your class participation.

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>

IMPORTANT NOTE: All live Money 101 Education Classes are recorded.

By joining a live session, you acknowledge and consent to being recorded. These recordings will be shared with others for educational purposes.

Participants who attend the live classes typically receive a copy of the class recording, along with the next Assignment, within 48 hours of the class. Reviewing the recording can be a valuable resource when completing assignments.

If you're enrolled in the live class but unable to attend a session, you'll still receive the recording provided you've completed the prior assignment.

Recordings are not sent if you skip class and are not up to date with the assignments. This helps ensure you fully understand the material before moving forward.

AYOP (At Your Own Pace) participants receive the first recording after the initial interview; future videos are sent upon completion of each prior assignment.

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 participation 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.
- Avoid sitting with a bright window **behind you**, as it can make it difficult 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 **an additional two 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 to the group.
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 minutes. **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 by Score; please take a moment to respond. However, if anything isn't working for you during the class, don't wait, let me know at any time.

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 numerous challenges, including **rebranding and changing the company name**, negotiating with unions, navigating recessions, and adapting to the disruption of our industry by big-box stores selling water coolers, which led to customers stopping their rentals with 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



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, secured financing for the purchase and renovation, **remediated ground contamination**, and built a new bottling plant.

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



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, guiding them 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 is 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 with SCORE is *Money 101 Education*, a comprehensive financial literacy program designed to empower adults with the knowledge and confidence to manage their finances effectively.



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 those 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; learn more about the program.

- Watch this six-minute video by the founder: [Watch the video here.](#)
- Explore participant feedback on my LinkedIn profile under recommendations. [View on LinkedIn](#)
- Hear students talk about their experiences here: [Video Testimonials.](#)
- Visit: <http://www.money101education.com/>



For questions, please get in touch with Diane Drey via email at Diane.Drey@scorevolunteer.org.