

*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](http://www.money101education.com)  
Email: [Diane.Drey@scorevolunteer.org](mailto:Diane.Drey@scorevolunteer.org)

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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!



There are two ways to take Money 101 Education

- AYOP – (At Your Own Pace) – You will be assigned to work one-on-one with a GUIDE who will do everything they can to help you achieve success.
- LIVE SMALL GROUP CLASSES – are led by Instructors and scheduled throughout the year. In, 2026, we are taking a pause on live classes as new instructors are being trained. Once they are ready to go, we will post the class dates on the website for you to register, and join in the fun.

### IF you've enrolled in the program AT YOUR OWN PACE (AYOP)

You will be sent the contact information for your GUIDE – reach out to them to set up a getting-to-know-you interview. Once that is done, you can get started with the first pre-recorded tape and Assignment. You will return the assignment to them for review and to schedule follow-up meetings.

You will increase your chances of success if you pre-set your calendar for when you will listen to the videos and complete the assignments.

We strongly suggest you complete a class and an assignment each week, or you will lose momentum. Additionally, you should consider when you will meet with your guide and try to stick to a schedule of the same time each week.

### IF you've enrolled in an interactive LIVE CLASS

You'll join other participants nationwide on Zoom for interactive discussions, not lectures!

Be prepared to:

- ✓ Have your video **ON** the entire class
- ✓ Be in a **quiet space**
- ✗ Avoid distractions like work, commuting, or family obligations

However, we know that life throws us curveballs and emergencies arrive. If, for any reason, you cannot continue with the live program, consider switching to At Your Own Pace. Your tuition can be applied to the same segment.

### Assignments

Anticipate that assignments will take **90-120 minutes per class**. Think of it like going to the gym—doing the work is key!

## Free Repeat Option

Once you enroll in a segment, you can repeat THAT SEGMENT **for free**.

- If you are taking it AYOP, you can join the live class next time it's offered or
- If you took a live class, you could return when that segment is offered again, possibly with a different instructor.

## Program 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!**

## NEXT STEP

### 1. Schedule a Pre-Program Meeting (AYOP ONLY)

Contact your guide to discuss your background and goals. Find out whether the meeting will be on Zoom or Google Meet. In either case, be sure you have the program set up on your computer and have video enabled during your meeting. Most initial meetings last one hour. Be prepared to introduce yourself—you might mention:

- ✔ **Your Education:** Any training or education you had after high school.
- ✔ **Work:** What do you do? How long have you been doing it? What do you love (or dislike) about it?
- ✔ **Your Business:** If you're running or starting a business, please share 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'd love to hear it!

### 2. Familiarize yourself with the Money 101 Education website

[www.money101education.com](http://www.money101education.com)

- Watch this six-minute video by the founder: [Watch the video here](#).
- Hear students talk about their experiences here: [Video Testimonials](#).
- Practice downloading handouts for your segment. Find them online here:  
📄 <https://money101education.com/handouts/> → Select your segment.

### 3. Read Handouts

0.01 Welcome to Money 101 Education (this letter)

0.06 Six Steps to Financial Security

0.08 How to Simplify your Financial Life and Reduce Stress – 10 actions steps

### 4. Read Your Guide or Instructors' Background

Which can be found on the website under Instructors

<https://money101education.com/instructors/>

### 5. Set yourself up for success



#### **Computer with a Video Camera (No Phones or Tablets!)**

- Use a **stationary computer with a camera**.
- **Do NOT use a phone or iPad**—they jiggle unless on a tripod.
- If you **don't have a computer**, inform your Guide beforehand.
- You **must keep your video ON** in any private meeting or live 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 to view the video or attend a live** class.
- Expect to spend **an additional two hours** on each assignment.

### **Questions?**

For any issue that cannot be resolved by your Guide or Instructor, feel free to email the program Administrator

[Diane.Drey@scorevolunteer.org](mailto:Diane.Drey@scorevolunteer.org)

## ADDITIONAL INFORMATION FOR LIVE CLASSES

### Zoom Link

- **Will remain the same for all classes in the segment.**
- **Copy & save the link** somewhere easy to find.

### Ground Rules

1. **Be on Time** – It is critical that you do not come late to the live classes. They start **on time**, and late arrivals disrupt the group.
2. **Video On:** Stay visible throughout class—we love seeing you! If you step away briefly, turn off your video so the instructor knows 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** –**Submit your assignment to the instructor at least 48 hrs. before the next live class.** 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 will 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 the instructor/guide know at any time.

### **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 and the next Assignment within 48 hours of the prior class ending. 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.