



# AR Finance. AR Future. Program

The AR 529 Gift Plan is pleased to announce a major initiative to bring critical financial literacy education to Arkansas students through the **AR Finance. AR Future. Program**. The financial literacy curriculum - the Vault - Understanding Money™ platform, which provides an interactive, web-based financial management program - is offered to Arkansas elementary and middle schools.

## Empowering Young People to Build Sound Financial Futures

Vault - Understanding Money™ is an interactive course designed to introduce financial literacy skills early in a child's cognitive development. Students will earn a certification upon completion of the curriculum, a representation of the important financial concepts they have mastered. The curriculum aligns with both state and national standards published by the Jump\$tart Coalition for Personal Financial Literacy.

Saving, budgeting, or even earning money may not be the primary focus of most preteens, but the financial knowledge they gain now will set the tone for decisions they make in the future. In fact, today's economy makes teaching personal finance at an early age more important than ever. Gaining a basic understanding of personal finance will help young people find financial achievement, confidence, and well-being.



Only  
**26%**

of parents feel well prepared to teach their kids about basic personal finance.

- Networks Financial Institute at Indiana State University

**86%**

of students would rather learn about money management in a class before making mistakes in the real world.

- Charles Schwab's 2011 "Teens & Money" survey

EVERFI.COM

EverFi is the leading technology platform that teaches, assesses and certifies students in critical skills. Our courses have touched the lives of over twelve million learners.

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# Building A Foundation For Financially Literate Youth

## Best-of-Breed Content

Vault™ features six learning groups that focus on skill building and decision-making, from learning how to control spending to going to trusted adults for financial advice.

## Rich Assessment Data

Each learning group contains assessments that measure student knowledge gains throughout the program.

## Personalized Goal-Setting & Interactive Learning

Students “unlock” games and apply their learning in a variety of story-based simulations. These activities challenge students to make choices in real-life scenarios in order to achieve important goals centered on saving, job planning, and budgeting.

## Getting Started

A 20-minute training session with an EverFi activation manager is provided to teachers before they begin implementing the program

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## Program Benefits

- Champions a financial education movement by teaching, assessing, and certifying students in important concepts.
- Prepares students to succeed in the 21<sup>st</sup> century workforce.
- Accesses key performance metrics for your students that will facilitate differentiated learning in your classroom.



Level: 4th-6<sup>th</sup>  
Grade

Length: 2.5 Hours

## Topics Covered

- Responsible Money Choices
- Income and Careers
- Planning & Money Management
- Credit & Borrowing
- Insurance & Safety Management

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