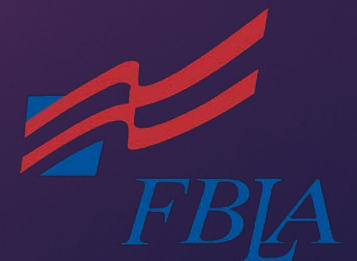


# Financial Literacy Programs

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# What is Financial Literacy?

Financial Literacy essentially boils down to the ability to understand and use financial skills.

- ▶ Personal Financial Management
- ▶ Budgeting
- ▶ Investing

# Why is Financial Literacy Important?

- ▶ Explores your relationship between money and yourself
- ▶ Foundation of how to responsibly and effectively use money
- ▶ Will assist you when you enter the workforce



# ZOGO Financial Literacy App



**zogo**

# What topics does ZOGO cover?

- ▶ Save money
- ▶ Buy a car
- ▶ Shop smartly
- ▶ Buy a house/Rent an apartment
- ▶ Get credit

*Any many more!*

Next Gen Personal Finance

**NGPF**

Next Gen  
Personal  
Finance

# What is Next Gen?

Next Gen is a website that anyone can access to learn more in depth of personal financing, they have resources such as:

- ▶ Worksheets
- ▶ Videos
- ▶ Interactive activities
- ▶ Units covering specific topics

# Who can use Next Gen?

- ▶ FBLA Members
- ▶ Students
- ▶ Advisers
- ▶ Business Teachers
- ▶ Anyone who wants to learn personal finance

*Although teachers and advisers would be the only ones with access to worksheet answers.*



# Next Gen Website

<https://www.ngpf.org/>

# What is great with both programs?

## Next Gen

- ▶ Easy to use
- ▶ Accessible online
- ▶ Anyone can use it without creating an account
- ▶ Free

## ZOGO

- ▶ Easy to use
- ▶ App on phone
- ▶ Anyone can use it
- ▶ Free
- ▶ Can earn gift cards while learning



# Any Questions?

Please feel free to contact me at [treasurer@nysfbla.org](mailto:treasurer@nysfbla.org)

Aspen Hawkins

2021-2022 New York State Treasurer