

# Testimonial

*I now realize how easy it is to spend more than you originally planned.*

*Making a budget is a good way to insure that you spend what you intended to and reduce the amount of impulse purchases.*

**Dan**  
West Chicago HS, IL

## Testimonial

*I use MoneyU in my classes in the last month of school.*

*It's a sure cure for senioritis.*

**Don Zabelin,**  
Consumer Science Teacher  
Chicago District 94

## Testimonial

*MoneyU showed me the advantages of paying off debt early and not having to pay such high interest.*

**Katie**  
West Chicago HS, IL

## Testimonial

*My students could not put this game down, and even played it in other classes, when they should not have.*

*Every one of them scored 80% or better on the posttest.*

**Michael Baker**  
Academy of Finance Teacher  
Magruder HS, MD

# Testimonial

*What you have setup here in my opinion is a really good program.*

*I would not lie to you, I really do not like high school because I am forced to take it, but this program I really enjoyed and learned more than I did in the classroom.*

*I sat for around four hours non stop on your program and regardless if I had to or not I would never have done that on any other homework or classwork. Thank you!*

**Zach**  
Illinois Virtual HS

# Testimonial

*I learned that creating a budget will help you save money and keep track of the money you spent.*

*This way, you'll always know how much you have (or an approximation) and will not result in going into debt.*

**Diane**  
Magruder HS, MD

## Testimonial

*Make sure you establish good credit by making more than just the minimum payments on time,*

*so you don't get crushed with interest.*

**Sam F.**  
West Chicago Community HS

## **Testimonial**

*The mock tax forms were extremely helpful.*

*Taxes are so complicated, but seeing one here really made it more clear.*

**Chelsea R.**  
Avon High School, IL

# Testimonial

*I think that MoneyU is a good program and it should be used around the world to help young adults learn that saving and investing is just as important as obtaining a college degree.*

**Shameka M.**  
Texas Southern University

# Testimonial

*My mom always told me to charge the big things and just pay the minimum payment.*

*Now I know why that is not a good idea.*

*I was dreading taking this course!*

*Once I got started I realized it wasn't bad at all and that it is fun and very helpful!*

*I completed the whole course in almost one day!*

**Julie R.**  
St. Joseph College, CT

## Testimonial

*The most important thing I learned that I have applied to my daily life is, **PAY YOURSELF FIRST.***

*No matter what, I put money into my savings.*

**Randall**  
Four Rivers Charter Public School, MA

# Testimonial

*I knew a lot of the material but it helped to clarify some of the things and review things I was unsure or forgot about.*

**Christina D.**  
St. Joseph College, CT

# Testimonial

*I liked that it was interactive and creative;  
it wasn't just a boring lecture.*

**Natalia H.**  
Waubonsie High School, IL

# Testimonial

*I learned the importance of saving and credit score, also the dangers of bad credit and its horrible impact on my financial goals.*

**Ka Hin C.**  
Magruder HS, MD

## Testimonial

*The whole thing in general was very informative for me,*

*because the only thing I really knew about personal finance was the banking and different types of banking accounts.*

**Ashley K.**  
St. Joseph College, CT

# Testimonial

*I learned the importance of saving now,  
in my first 20 years.*

**Kelly S.**  
St. Joseph College, CT

## Testimonial

*Because I completed this course,  
I have a better idea of the different ways I  
can save and  
how beneficial that will be in the long run.*

**Emily R.**  
West Chicago HS, IL

## Testimonial

*I didn't realize that although some people may be classified as "rich", a middle-class person may have a higher net worth.*

**Rosa M.**  
Ridgewood Community HS, IL

# Testimonial

*I learned alot of stock and investment lingo.*

*It was fun to do and I learned alot.*

**Jocelyn C.**  
St. Joseph College, CT

## Testimonial

*MoneyU was EXTREMELY helpful. I learned so many new things that are useful as college comes closer.*

*All students should complete MoneyU before attending college. Credit cards, loans, interest rates are something all students should know about before college.*

**Erin Y.**  
Carondelet High School, CA

# Testimonial

*I really loved using MoneyU to learn instead of a text book.*

**Kari F.**  
University HS

# Testimonial

*I learned alot about good credit scores  
and credit cards,*

*things that I didn't learn in my personal  
finance class in high school.*

**Cassandra A.**  
St. Joseph College, CT

# Testimonial

*These life skills are important  
and will be dealt with later in life  
...so get with it!*

*Money U was fun and entertaining while  
still very useful and challenging.*

**Mitchell E.**  
Illinois Virtual HS

# Testimonial

*Excellent, excellent course!*

*Should be mandatory for all high school seniors in the United States.*

**Brittany T.**  
St. Joseph College, CT

# Testimonial

*Finances may be complicated, but with the right information, good choices become the most obvious choices.*

*I had a great time using the program!*

**Hayley A.**  
Hononegah HS, IL

# Testimonial

*It was very convenient being able to do the assignment any time of the day in my personal computer.*

**Seung K.**  
University of Illinois

# Testimonial

*It is a great way to  
present serious information  
in a fun and entertaining way.*

**Sylvia P.**  
University of Illinois

# Testimonial

*This is such a fundamental program that I believe all people should use, even if they aren't a Business major.*

*It really helps you in your path to success and wealth in the future.*

**Danielle T.**  
University of Illinois

## Testimonial

*I learned a lot about finances that I never knew and had never bothered to learn.*

*All of the terms were extremely helpful, and I now feel a lot more confident in opening an account.*

**Olga V.**  
University of Illinois

## Testimonial

*I learned that I need to know how to manage my money and not waste it on things that aren't important.*

*MoneyU is actually pretty cool.*

**Denise B.**  
University of Illinois

## Testimonial

*Credit cards may seem like they are important and necessary, but in reality they are a huge trap for anyone and everyone and it is wiser to STAY AWAY.*

*I enjoyed taking this course because it has made me more aware of my money usage and decisions.*

**Christine M.**  
University of Illinois

## Testimonial

*I learned that when managing money, I must think towards the future and not just spend the money right then and there.*

**Abby**  
Blair HS, MD

## Testimonial

*Before playing the MoneyU game I was vaguely familiar with how much work and stress that accompanies applying for credit, paying off loans, etc.*

*After playing the game I came to understand that people must pay close attention to their finances.*

**Dalanda**  
Magruder HS, MD

# Testimonial

*MoneyU is a very effective way to inexpensively reach and engage thousands of our students with critical financial skills instruction.*

*And they'll have fun learning!*

**Dr. Tahira K. Hira**  
Professor of Personal Finance at Iowa State University

## Testimonial

*I'm glad I learned ways to improve and protect my credit score.*

*MoneyU was fun and interactive*

**Michael W.**  
Magruder HS

## Testimonial

*I actually did get a lot out of it.*

*I think it is a great program for first year students.*

**Luciana T.**  
St. Joseph College, CT

## Testimonial

*MoneyU informed me on how I can save money and budget my spending so I do not overspend and get into debt.*

*It also taught me how important checking your credit score is and how it can make a difference in your interest rates which affect your spending.*

**Anshul**  
Magruder HS, MD

# Testimonial

*This innovative program [is] especially relevant in times of financial instability.*

*Judges appreciated its mix of information and interactivity, as well as its superb feedback and assessment tools. MoneyU not only presents engaging graphics, movies, and activities, but also helps learners increase their knowledge of personal finances*

*-...something that will undoubtedly come in handy as they enter the work force.*

**Tech & Learning**  
**2008 Award of Excellence**

## Testimonial

*When people play MoneyU, they do not really realize how much they are learning, but the course mimics the real world.*

*It is great for someone who is impatient like me - it is really hard to make a mistake.*

**Amanda Renfroe**  
Thomas Nelson Community College, VA

## Testimonial

*I learned you have to start saving  
when you are young.*

**Matt**  
Magruder HS, MD

## Testimonial

*This is an excellent tool for teaching financial education. I love incorporating it in my classes.*

*There are so many critical concepts that I like to emphasize in my classes and this product really delivers on many of these concepts. It is very interactive and keeps the students engaged.*

**Don Zabelin,**  
Consumer Science Teacher  
Chicago District 94

## Testimonial

*Owning multiple credit cards does not mean that you have alot of money, it can get you into alot of debt and possibly bankruptcy.*

**Ruta**  
Blair HS, MD

## Testimonial

*MoneyU pretty much changed my whole way of thinking.*

*I never thought that I could actually learn from a game.*

**Efren**  
West Chicago HS, IL

## Testimonial

*The big message I received from this experience was to start saving early!*

*I have wanted to set up a monthly automatic transfer from our family's checking account to savings, but I never found the time to do it.*

*After taking MoneyU, I am going to follow through this week with my original plan.*

**Amanda Renfroe**  
Thomas Nelson Community College, VA

# Testimonial

*Don't just pay the minimum.  
It will take forever.*

**Santita**  
Blair HS, MD

## Testimonial

*The whole program was, and I cannot say this enough, an infinitely better way to learn about money and finance than any I have ever gone through.*

*I have taken full-classroom courses taught by a licensed business teacher and I did not learn nearly as much as I did in this short, easy course.*

**Colin G.**  
Neenah HS, WI

## Testimonial

*I would give the program a 90 – 95. It is definitely a great product, I learned a lot by going through the entire course.*

*It's a much more efficient and convenient way to approach financial education.*

*Thank you so much for this awesome opportunity!*

**Kevin C.**  
(alpha tester)

# Testimonial

*Love it!*

*The alternative is learning from one's parents, reading dull material, or (gasp) learning from our mistakes.*

**Lisa S.**  
(alpha tester)

# Testimonial

*This was definitely more engaging and interesting than sitting in class listening to a lecture.*

**Jacquelyn C.**  
Duke University, NC

## Testimonial

*I really like the future calculator; very practical and applicable to real life.*

*I like that the quiz repeats the questions you missed so that you learn the right answer.*

**Natalie K.**  
(alpha tester)

# Testimonial

*Our participants said that  
had they known what they now know  
after taking MoneyU,*

*they would have made different decisions about  
credit card use, banking and savings.*

**Leslie Durr**  
Director, Southland Healthcare Forum  
West Chicago

**Only 21% of students age 16 to 22  
say they have taken a personal  
finance course through school.**

**The State of Financial Literacy in America**

**78% of parents said**

**their high school student does not  
have a budget.**

**56% of parents believe**

**high school graduates are totally unprepared to manage their personal finances responsibly.**

Only 30% of parents said  
their child's high school offered a  
course on practical money skills.

## Testimonial

*I really like the whole course.*

*The quality of the content along with the engaging presentation makes this one of the very finest financial education products I have seen.*

**Don Zabelin,**  
Consumer Science Teacher  
Chicago District 94

The average undergraduate student  
loan debt for the Class of 2008 was  
**\$23,200**

Project on Student Debt

84% of undergraduates in 2009 had  
at least one credit card;

half had four or more credit cards.

Sallie Mae

College seniors graduate with  
an average credit card  
balance of **\$3,173.**

Sallie Mae

**61% of parents say**

**parents and schools should share  
responsibility for children's financial  
education.**

**American Savings Education Council**

Almost half of all parents say  
they don't set a good example  
handling their own money,  
and they are not capable of properly  
teaching their children.

Northwestern Mutual

Revolving consumer debt,  
mostly credit card debt, increased  
from \$54 billion in Jan 1980 to  
more than **\$943 billion** in Nov 2007.

Credit Card Minimum Payment Warning Act

**The number one reason college students drop out is debt**

**National Center for  
Public Policy and Higher Education**

As little as 10 hours  
of personal financial education  
positively affects students' spending  
and savings habits.

Jump\$tart Coalition  
*"Making the Case for Financial Literacy"*

# Testimonial

*It wasn't as bad as I figured it would be.*

*I really enjoyed doing the simulation.*

**Skyler V.**  
Avon High School, IL