




# The crucial need for FINANCIAL LITERACY

# *In Schools*



BY

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# The Crucial Need for Financial Literacy in Schools: A Guide for Teachers

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*Your support in this endeavour can make a  
lasting difference in the lives of young  
people across England.*

# Introduction

In an ever-evolving financial landscape, the need for comprehensive financial literacy has never been more critical.

Yet, despite its importance, financial education remains a peripheral concern in the UK's education system.

Through our non-profit Golden Learning Intelligence, we strive to address this gap by teaching financial literacy to students aged 14-17 across England.

This eBook aims to shed light on why mastering money and understanding financial concepts are crucial for young people and why you should invite us in to speak to your young adults.






# 1. Why Financial Literacy Matters

Financial literacy isn't just about managing money, getting out of debt or paying off credit card bills as a "responsible" consumer.

It's about fostering a sense of empowerment and ensuring future stability for one's community and family unit.

Understanding financial principles, such as budgeting, saving, investing, entrepreneurship, basic contract maxims, leveraging good debt to build wealth, equips students with the much needed tools they need to make informed decisions.

In a world where financial decisions impact every aspect of life, from signing eligible debt instruments to managing student loan repayments, being financially literate is no longer optional but essential in order to survive and thrive in the coming years.



## 2. The Current State of Financial Education

While some schools offer basic financial lessons, they often lack depth and consistency. And let's be honest, most teachers have never started a business, have little knowledge or have never even heard of the terms “uncertificated debt instrument” or “asset backed securitization”.

This lack of expertise in the subject can lead to poor financial decisions, increased debt, and missed opportunities for future success advice taught to young adults.

# 3. Benefits of our financial literacy masterclass.

*We leave your students with*

**Enhanced Decision-Making:** Students learn to make informed financial decisions, helping them avoid the wrong type of debt and plan for their future using the right type of debt.

**Future of Money:** Digital e money is the latest innovation about to take over the retail consumer landscape all over the world. Students will learn the developments and feel empowered to handle CBDC with confidence.

**Long-Term Success:** Early education in basic contract law and its principles lead to better decision making when making purchases and signing agreements.

NOTE WE ARE NOT LAWYERS AND WE DO NOT TEACH LAW OR PURPORT TO GIVE LEGAL ADVICE. We teach basic maxims to contracts which everyone has a basic right to know and learn.

# 4. Why your school should invite Golden Learning Intelligence

A dedicated individual from the school will liaise with one of our school coordinators. A workshop takes 2 hours with breaks in between and Q and A at the end of the session.

PLEASE NOTE:

*The non-profit financial literacy masterclass is free for all schools.*

However since we are a non-profit, we do ask for travel expenses to be paid by the school and a consent form to be signed and returned by parents/ guardians.

We may ask parents/guardians to donate whatever they can afford in order that we continue to grow our organisation and mission, as we fund raise via parents/guardians contributions, however there is never any obligation as anything helps.

# 5. Call to Action

Financial literacy is a vital life skill that every student deserves to learn.

It should never be dependent on a child's neighbourhood, community or ethnic background or race. We look forward to working with you and coming in and sharing our valuable much needed knowledge with your students, helping them thrive in their financial lives.

As educators, your support is crucial in driving this change. If you are a parent and think your children's school would benefit from our masterclass its up to you to get this e-book into the hands of your child's teachers and get them to contact us.

If you are a teacher contact us so we can set up a time and day to come in and work with you.

Together, we can ensure that the next generation is not only educated but empowered to make sound financial decisions.

*For more information on how to get involved and support our mission, please visit our website or contact us directly.*







**GRATIAS AGO TIBI, MI AMICE**  
thank you my friend

on behalf of all of us at Golden Learning Intelligence

**Contact us if you have any questions.**

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