

GENERATION WEALTH:  
SMARTER RICHER BRAVER



Life Changing  
Programs For  
Teens &  
Young Adults



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## Welcome To GENERATION WEALTH

A generation that aims to be financially secure.

A generation that's taking charge of their future.

A generation that wants to do better, not just for themselves  
but for humanity as a whole.

Being financially empowered enables them to do that.

And that's our promise... a generation that's

**SMARTER RICHER BRAVER**

Because that's exactly what our world needs.

“ Proud to be  
part of  
Generation  
Wealth ”





## Who We Are

KFI GLOBAL is a leading provider of financial empowerment programs for teens and young adults. We give youngsters the understanding and the confidence to make intelligent financial decisions.

Thanks to us more than 3500 teens now make smarter money decisions and are setting themselves up for a financially secure future.

We aren't just experts in financial education for youngsters, we are also experts in teaching this to them in a way that they love to learn. We ensure that they feel financially empowered and act accordingly.

We're on a mission to bring this life-changing education to more teens across the world because we believe that this will help them step up, play full out and live a life on their own terms.

And that's our promise - SMARTER RICHER BRAVER teens.  
We really are the best at what we do because we don't just have skin in this game... we have our hearts there too.

### As Featured In



# 3 Reasons Why It's So Hard For Teens To Learn About Money

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## 1. Schools don't teach it.

Neither do high schools, colleges or even business schools for that matter. And when schools do attempt to teach personal finance, they do it in a way that most students find mind-numbingly boring.

## 2. Parents don't talk about it.

Most parents haven't had formal training in this subject. They learnt the hard way, through trial and error and by making expensive mistakes. And when parents do attempt to teach their kids about money, they are guilty of doing it in ways that teens find mind-numbingly boring. (See the pattern here?) In addition most parents also pass along their own money biases to their kids, that at best don't serve their kids, and at worst are actively detrimental.

## 3. It's an unconscious incompetence

Teens don't know that they don't know about money. Mainly because of the first two reasons mentioned above, most teens are clueless about the need to learn about how money works. They have no idea how critical this skill is for their future success and wellbeing. They are so focused on getting good grades so that they can get into good colleges, so that they can get a good jobs that pay well. They are clueless though, about how to manage that paycheck intelligently.

They don't realize that they will be tested on this skill everyday of their adult lives, from graduation to retirement.





## 3 Useful Things To Recognize

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1. That the steps and action you take today will dramatically affect your teens financial future.

2. The earlier you start, the better it will be for them.

3. Contrary to popular belief, it not boring or difficult, it doesn't take years to learn and you begin to see results almost immediately.

Research shows that students who take a course in financial education are more likely to save, less likely to be compulsive buyers and less likely to max out their credit cards.

Research also shows that just 10 hours of a financial education program can significantly affect a students spending and saving habits.



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# Our Methodology

## 1. Recognize

We need to ensure that as educators or parents, we recognize this gap in their knowledge and the bias in their thinking. This goes a long way in understanding and empathizing with their initial lack of interest or initiative in learning about the topic of money.

## 2. Reason

We take the time to explain why this skill is so critical for their future success and wellbeing and why it's imperative they learn it now. When students know why they have to learn something and how they will benefit, they are much more motivated to learn. Self interest kicks in and they try harder, and keep at it longer.

## 3. Relate

We take time to build a relationship with them. Students, irrespective of their age, don't have a favorite subject, they have a favorite teacher. If they love the teacher, they love the subject and unfortunately the reverse is true as well. We also make the content relevant to their lives now.

## 4. Raise

We don't just focus on financial knowledge but also on financial behavior and mindset, which are arguably as important. The confluence of these three aspects- knowledge, behavior and mindset — underpins a truly effective program.relevant to their lives now.

## 5. Reflect

Student reflection an integral part of the learning experience and unfortunately is too often left out of the equation. We are intentional about including it. We know this is crucial for students to be able to develop insights and to be able to think critically about the subject.

## 5 Step Blueprint for Financial Empowerment





# Financial Empowerment For Teens & Young Adults

## Level 1

### Smart Money Management

Money Management is a critical life skill, yet isn't taught in any school. This specially crafted online program will change and challenge the way students think about money.

We not only work on their financial knowledge but also on their financial behavior and attitudes, which arguably play a much more important role in getting them to handle money smartly and responsibly.

The dynamic and engaging sessions and personal familiarity of the live coaching classes not only help students learn faster and remember better but also motivates them to engage in deep learning that builds their financial awareness.

#### Highlights

- World Class Training
- Interactive Web Classes
- Personalized Feedback
- Guided Mentoring
- Tools & Resources
- Focus On Implementation
- Simple, Fun & Relatable
- 5 Star Rated

#### Program Topics

- Money Mindsets
- Money Management Styles
- Understanding Credit
- Avoiding the Debt Trap
- Credit Cards – Fees & Frills
- Learning to Budget
- Common Money Mistakes



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# Financial Empowerment For Teens & Young Adults

## Level 2

### Intelligent Investing

This next level teaches students the fundamentals of investing while demystifying investing jargon. Learning how to be a responsible and intelligent young investor is the golden ticket to success and wealth.

This program ignites their curiosity and opens their minds to exciting ideas and endless possibilities.

Students get to actively engage in discussions and work together in groups which makes for better learning.

#### Highlights

- World Class Training
- Interactive Web Classes
- Personalized Feedback
- Guided Mentoring
- Tools & Resources
- Focus On Implementation
- Simple, Fun & Relatable
- 5 Star Rated

#### Program Topics

- Ready, Set...Invest
- Developing an Investor Mindset
- Types of Investments
- Investing Jargon – Demystified
- Understanding Risk & Potential
- The Importance of Diversification
- Avoiding Dumb Investing Mistakes





## Financial Empowerment For Teens & Young Adults

### Level 3

#### Money Mastermind

This program takes things up a couple of notches. Students learn more about the intricacies of investing and the most common pitfalls to avoid.

They delve into the crypto mania, debunk firmly established money myths and also learn how to detect and avoid financial scams.

Money Mastermind gives students the ability to think intelligently about myriad money issues while showing them what true wealth looks like.

#### Highlights

- World Class Training
- Interactive Web Classes
- Personalized Feedback
- Guided Mentoring
- Tools & Resources
- Focus On Implementation
- Simple, Fun & Relatable
- 5 Star Rated

#### Program Topics

- More on Investing
- Crypto Confusion
- Busting Money Myths
- Crazy Money Tricks
- Fraud, Scams & Cons
- Rebel Thinking
- True Wealth



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## Entrepreneurship With A Twist

This program shows teens the key aspects of what skills being an entrepreneur demands and how they can hone them.

Teaching entrepreneurship to teens is fantastic but we need to do it right and not gloss over the hard bits. We need to show them how to develop an entrepreneurial mindset – to problem solve, to make mistakes, to want to give back and be part of something bigger. Only then can they grasp its true meaning.

This module has been specially curated based on the skills they will need to develop like critical thinking, self-directed learning, self-awareness, problem solving and communication, among others.

### Highlights

- World Class Training
- Interactive Web Classes
- Personalized Feedback
- Guided Mentoring
- Tools & Resources
- Focus On Implementation
- Simple, Fun & Relatable
- 5 Star Rated

### Program Topics

- An Entrepreneurial Mindset
- Failing Forward
- Critical Success Factors
- Leadership
- Communication



## SUPERMIND Habits & Exercises

If there is one skill to master in the 21st century, it's learning how to learn – faster and more effectively. Rather than show students “WHAT” to learn, this truly groundbreaking program shows them ‘HOW’ to learn.

We explain how they can use the power of their mindset to radically change the way they view their abilities.

We show them how to use Mind Mapping, which is an incredibly effective way to learn faster and retain what they learned for longer.

We introduce them to innovative & fun memory techniques that will boost their memory skills and help to increase their cognitive thinking.

We also teach them the most effective study methods to learn faster and increase retention.

Interspersed with group activities and brain exercises, we teach them a series of scientifically proven ways to help them access and harness their SUPERMIND.

### Highlights

- World Class Training
- Interactive Web Classes
- Personalized Feedback
- Guided Mentoring
- Tools & Resources
- Focus On Implementation
- Simple, Fun & Relatable To Teens
- 5 Star Rated

### Program Topics

- SUPERMIND Study Strategies
- The Power Of Your Mindset
- Super Memory Techniques
- SUPERMIND focus
- Mind Mapping Magic
- SUPERMIND Habits & Exercises
- Unlocking Your SUPERMIND



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## 3 Most Common Concerns

**1.** **Cost:** *This is initially a concern for parents.* However, once they begin to understand the ROI each level of the program affords, this quickly becomes a non-issue. By the end of the level 1, the students themselves calculate an average ROI of over 1000%. Yes, you read that right!

**2.** **Time:** *Parents worry that this will be very time consuming.* We understand the academic priorities students have and so have designed this program so that it fits into their school/ university schedule. Each level is tailored so that it's compact and delivered in the shortest time, yet has maximum impact and effectiveness, thanks to the delivery style and resources we use.

**3.** **Lack Of Engagement:** *Parents also fear that their teens won't engage and/ or enjoy the program.* We have a 95% success rate with all our students and thus schedule a call with the prospective student to ensure that the program is a right fit for him/her. We use our 5 Step Blueprint to ensure that students are not only empowered as a result of the program, but that they also thoroughly enjoy the learning journey.

To further reduce parental doubt, we offer:

**A Risk Free Guarantee:** If after attending the first session, the student decides this isn't right for him/ her, just email us at [info@kfi.global](mailto:info@kfi.global). We will cancel the enrollment and refund the fee in full, no questions asked.



## 3 Reasons To Work With Us

### 1. Holistic Approach:

Our programs focus not just on knowledge but on behavior and mindset too, which are crucial for actual change.

### 2. World Class Learning Experience:

The content and delivery of our programs are very highly rated by both parents and students.

### 3. Unbeatable ROI:

Our programs empower students to make better decisions. The ROI of this over the course of their lifetime is incalculable.

#### Our Partners



# Student Testimonials



I thoroughly enjoyed every session and feel much more confident about my ability to tackle money issues as an adult. I also know that investing early is the right way to grow my wealth.

**Caitlin C.** 20 yrs



Because of what I learned here I will use compound interest to its fullest by earning it, not paying it. I will pay off my credit card in full every month as well as ensure that I have an emergency fund whilst trying to live below my means.

**Ben S.** 17yrs



The program was engaging, enlightening and intriguing. I loved every minute of it. Because of this program I feel much more confident about making wise financial decisions.

**Diya P.** 20yrs



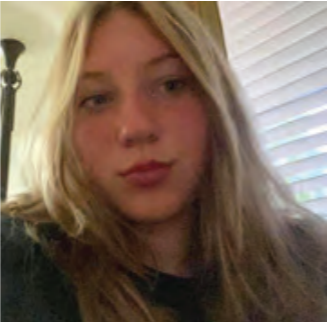
I really loved the program, I found it very interesting & insightful. I particularly loved the investing module and the way everything was explained so simply and clearly. More than anything this program helped me see the power of discipline and patience, in money and in every other aspect of life.

**Tracy G.** 21yrs



I loved every program I took at KFI, they taught me things that aren't taught in school yet are critical for us to know. I actually use what I learned and feel financially empowered. I highly recommend these fantastic programs!

**Mostafa M.** 17 yrs



Before taking this program, I spent mindlessly and knew nothing of even the basics, cause we don't learn any of this in school. This program taught me so much and completely changed the way I think and behave with money.

**Jessica R.** 15yrs



I thoroughly enjoyed learning about money through this fabulous program. It was fun and interactive and very interesting. I definitely felt smarter after every session of the program, I highly recommend it!

**Laura R.** 13yrs



This program has changed the way I think about money. I loved how concepts were explained so simply and clearly. The topics on investing were my favorite, especially the difference between investing and speculating.

**Deven K.** 15yrs



Being a part of generation wealth means I'm confident from what I've learned these past four weeks with KFI and I will be braver when taking on money related decisions in the future. I want to financially secure my future and this knowledge will help me do so.

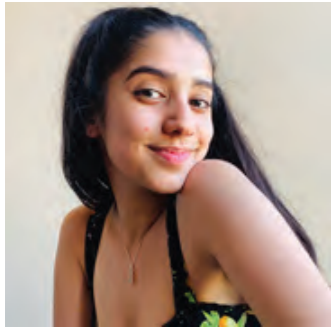
**Sanjith S.** 17yrs



Before this program, I was very stressed about the money concerns I would have faced once I turned 18. This program taught me every detail of what to expect. I think every young adult would benefit from this program.

**Sienna H.** 15yrs

# Student Testimonials



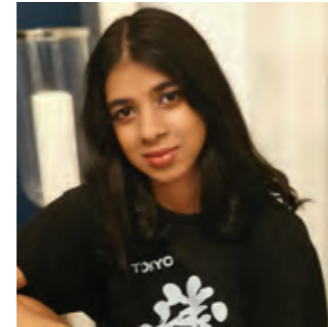
This learning journey with KFI has been incredible. The concepts were taught in such an innovative and interesting way. I highly recommend this program. Being financially empowered feels fantastic!

**Vidhi S.** 17yrs



The money mindset section of the program was what I found most interesting and it transformed the way I think about money. I loved that the practicality and relevancy of all the topics that were covered.

**Althea R.** 17 yrs



This program did so much more than just teach me about money. I loved the class interaction, the way we were all encouraged to share our thoughts and experiences did wonders for my learning and my self-confidence. And learning about investing was my favorite topic of all.

**Kyra S.** 14 yrs



Initially I was hesitant to attend this program but now I am so glad I did. It was very interesting and completely changed the way I spend and think about money. I would highly recommend this program to other students as it would help them make smarter money decisions

**Aman F.** 18yrs



This program has been an eye-opener for me and has positively impacted the way I think about and spend money. Absolutely love the interactive and engaging classes.

**Vasanth R.** 20yrs



Definitely one of the best programs I've attended. It gave me the confidence to make smart financial choices, especially now that I will be at University and living on my own.

**Nathan D.** 18yrs



This was the best program I've ever attended. I only wish school was as interesting and fun as this was. It taught me so much about how money works and how I can make smarter money decisions.

**Jenelle S.** 15yrs



I absolutely loved this program and I definitely feel like a part of Generation Wealth because I learned so much about money that I would have never learned in school. I am so much more confident and knowledgeable about money and that's so empowering!

**Afia A.** 14yrs



Initially I didn't want to do the program but I must say that I found it extremely useful and a lot of fun. I thoroughly enjoyed the classes and loved the way the concepts were explained.

**Tom C.** 15yrs



Definitely SMARTER RICHER BRAVER after this program. I am now a part of Generation Wealth because I know how to manage and grow my money and have a keen understanding of what mistakes to avoid.

**Lukas S.** 15yrs

# In The News

**PODCASTS**  
THE DAILY UPDATE | BEYOND THE HEADLINES | BUSINESS EXTRA | POCKETFUL OF DIRHAMS | MY2020 | RECORDED | SEERA | BOOKS

## Pocketful of Dirhams: How to make your children financially savvy

Training your children to be financially savvy

Educating children about how to manage money is vital for their future. But with lessons in literacy sometimes on the more basic side, it falls to parents to pass on those ear-to-ear messages effective financial behaviour.

A 2019 study by Visa found that 70% of parents in the UAE are not confident in their ability to teach their children about money.

HOME NEWS ACTIVITIES BUMPS AND BABIES COMMUNITY EDUCATION BACK TO SCHOOL FOOD HEALTH PARTIES



## How personal finance education for children is gaining traction in the UAE

Financial literacy is becoming a buzzword as parents and schools alike are looking for ways to instil financial literacy in their children.

An increase in enrolments since the onset of the pandemic has led to a renewed focus on financial literacy education. Being smart about money will put you in a better position to make decisions about your future, says Marilyn Pinto, founder of Kids Finance Initiative. "I wanted to correct that attitude."

Most kids in Dubai think money comes out of ATMs. They are oblivious about money and how they spend their allowances.

APRIL 23, 2021  
Marilyn Pinto on why financial literacy is important

# wknd.

## THE WOMAN TEACHING KIDS TO SAVE

MARILYN PINTO ON WHY FINANCIAL LITERACY IS IMPORTANT

**Khaleej Times EDUCATION**  
Teach kids value of money with 'Kids' Finance Initiative' in UAE

**The National**  
Karate, football, money management? Extracurricular course teaches Dubai kids about personal finance

**DAZZLE**  
Learning About Money Pays Off

**THE AGENDA**  
The Agenda - Financial Literacy 18.01.2017

مبادرة مالية تخرس مفهوم لادخار في نفوس الطلاب

### How do kids respond to learning about finance?

Kids love learning about money. It gives them a sense of control and builds up their self-confidence because everything they learn about, they can see and put into practice in real life. They feel more competent in that particular area and that is possibly one of the nicest things to see in kids when they have that self-confidence and belief in how money works.

### What about parents who don't necessarily feel qualified to educate their kids about money?

The one thing that parents can do is to start a conversation with their kids about money. Not many

Marilyn Pinto, founder and managing director, Kids Finance Initiative, says the programme has seen an uptick in the number of enrolments since the onset of Covid-19. *Little Fable / The National*

**PODCASTS**  
THE DAILY UPDATE | BEYOND THE HEADLINES | BUSINESS EXTRA | POCKETFUL OF DIRHAMS | MY2020 | RECORDED | SEERA

## The best way for parents to educate their teenagers about money - Pocketful of Dirhams

Personal finance only forms a small part of the school curriculum





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Contact us to book a free discovery call

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