

The Making Cents Project



March 18, 2021
Webinars for Educators

FINANCIAL PODCASTS

FOR YOU AND/OR YOUR STUDENTS

March 18, 2021

Topics

- Ways to Use Podcasts as Financial Educators
- Great Financial Podcasts
- Getting the Most from a Podcast Assignment



Ways to Use Podcasts?





**Better
Understand
a Topic**

Better Understand a Topic

For Yourself & Your Students

- Complex
- Nuanced
- New
- Changing



Planet Money



Overview	Conversational-style podcast/ radio show on financial topics
Recent Episodes	<ul style="list-style-type: none">• The \$69 Million JPEG• Nigeria, You Win! (Update)• Bond Voyage• Why Printers Are The Worst• Robinhood's Very Bad Day
Source	NPR
Length	20-30 minutes
Link	https://www.npr.org/podcasts/510289/planet-money/

The Indicator



Overview	Short weekday podcast/radio show from the makers of Planet Money
Recent Episodes	<ul style="list-style-type: none">• <u>PLEASE sell me a home!</u>• <u>Of Puppies and Profits: The Beigie Awards</u>• <u>Grateful For Taxes</u>• <u>The \$1,000 Power Bill</u>
Source	NPR
Length	~10 minutes
Link	<u>https://www.npr.org/podcasts/510325/the-indicator-from-planet-money</u>

You Need a Budget



Overview

Weekly dose of just the right medicine to help you get out of debt, save more money, and beat the paycheck to paycheck cycle.

Recent Episodes

- Optimizing Your Car Budget... Not Really
- Here's the Ideal Budget
- Budgeting Your Technology with Corbett Barr

Source

You Need a Budget

Length

5-60 minutes

Link

<https://www.youneedabudget.com/podcasts/>

Current Events



— Get the Scoop on Current Events

For Yourself & Your Students

- Complex
- Nuanced
- New
- Changing



Snacks Daily



Overview	Weekday show focused on current market news, young hosts, 3 topics/day
Recent Episodes	<ul style="list-style-type: none">• 3/16: Stripe, Tinder, airline companies• 3/15: LEGO, Netflix, Coupang• 3/9: Discord, Gatorade, AT&T
Source	Robinhood
Length	15-20 minutes
Link	https://snacks.robinhood.com/
Alternate	Snacks Minute (Spotify only - 3 minutes)



Instant Expert

Life Kit Money



Overview	Interviews with experts on various topics – not all are money-related
Recent Episodes	<ul style="list-style-type: none">• How Filing Taxes Will Be Different Because Of The Coronavirus• How To Ask For A Raise• Starting Your Career After College
Source	NPR
Length	~20 minutes
Link	https://www.npr.org/podcasts/510338/all-guides

Life Kit Money



Overview	Interviews with experts on various financial topics
Recent Episodes	<ul style="list-style-type: none">• A First-Timer's Guide To Filing Taxes• Side Gigs Are Demanding. Here's How To Make One Work• Improving Your Credit Score• Eating Healthy without Overspending
Source	NPR
Length	~20 minutes
Link	https://www.npr.org/tags/797021180/life-kit-money

Life Kit Money



SUBSCRIBE



Side Gigs Are Demanding. Here's How To Make One Work

February 4, 2021 · 12:03 AM ET

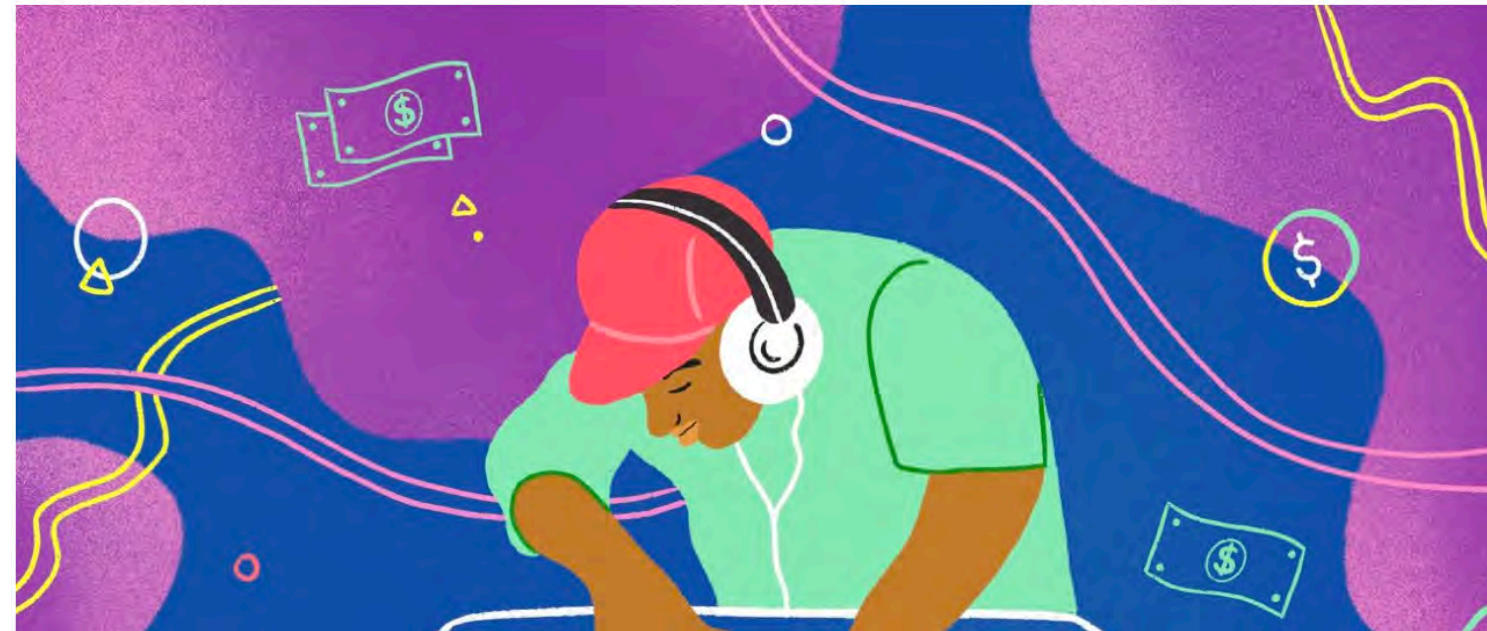
RUTH TAM



CLARE MARIE SCHNEIDER

22-Minute Listen

+ PLAYLIST



Life Kit
Side Gigs Are Demanding. Here's How To Make One Work



2:44

22:05

COMING UP

ALREADY PLAYED

Build a playlist.
Explore NPR.org to find more stories.

AUTOPLAY NEWS RECOMMENDED BY NPR

▶ HOURLY NEWS ▶ LISTEN LIVE ▶ PLAYLIST



Life Kit Money



Life Kit TOOLS TO HELP YOU GET IT TOGETHER



< Side Gigs Are Demanding. Here's How To Make One Work

February 4, 2021 · 12:03 AM ET

22-Minute Listen + PLAYLIST [Download] [Previous] [Next]

Transcript

RUTH TAM, HOST:

This is NPR's LIFE KIT, and I'm Ruth Tam.

(SOUNDBITE OF MUSIC)

TAM: Having a hobby or skill outside your day job can feel like having a hidden superpower. Maybe you dabble in woodworking, play the ukulele, or are really good at

Dave Ramsey



Overview

Daily radio show by Dave Ramsey who answers callers' questions

Recent Episodes

- Is Bankruptcy My Only Option?
- How Do I Save for College and Care For My Parents at the Same Time?
- Do I Pay Off My Credit Card or My Car First?

Source

Ramsey Network

Length

40 minutes

Link

<https://www.daveramsey.com/show/archives>

Dave Ramsey



Practical advice for life's tough money questions.

[Learn More](#)



Everything you need to know to become successful.

[Learn More](#)



Real talk on life, relationships, and mental health to get you on a path towards becoming whole.

[Learn More](#)



How to become an everyday millionaire.

[Learn More](#)



Build confidence in yourself and the God who created you.

[Learn More](#)



Learn how to take control of your money and create a life you love.

[Learn More](#)



Pursue your passion and land your dream job.

[Learn More](#)



A quick hit of advice on life and money in under 10 minutes.

[Learn More](#)



A quick, daily dose of what's going on in the job market and guiding your career journey.



Hear the truth behind the Student Loan Crisis in America and how we fix it.

[Learn More](#)

Suze Orman's Women & Money (And The Men Smart Enough To Listen)



Overview

Released Sundays and Thursdays on specific topics or answering listeners' questions

Recent Episodes

- Stimulus 2021: What You Need To Know
- Getting Real With Your Money During The COVID-19 Crisis
- What We Do for Love

Source

Suze Orman Media

Length

~30 minutes

Link

<https://www.suzeorman.com/podcast>

How Much to Save: Expert Advice



Story Tellers



Debt Stories



Overview	One season (13 episodes) – each is a person or couple’s debt story – includes transcripts
Sample Episode	Meet Angela: Angela’s family reached a staggering \$85,000 in debt. Find out how they paid it all off.
Source	You Need a Budget
Length	15 minutes
Link	https://www.youneedabudget.com/podcasts/

Small Change: Money Stories from the Neighborhood



Overview

Highlights smart, practical, and collaborative money skills developed by people living with lower and unstable incomes, 8 episodes, additional resources with some episodes

Sample Episodes

- Money & Lending Circles
- Money & Dignity
- Money & Tradition

Source

MPR (Minnesota Public Radio)

Length

15-25 minutes

Link

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

CASE-ing



Million Bazillion



Overview

For kids and their families -- answers questions about money.

Sample Episodes

- Saving money is really hard to do
- Ads are there for a reason — to sell you stuff
- Where did money come from?

Source

Marketplace

Length

~25 minutes

Link

<https://www.marketplace.org/shows/million-bazillion/>

Money Girl



Overview	Weekly podcast with information on specific topics — vary in duration
Sample Episodes	<ul style="list-style-type: none">• 5 Ways the American Rescue Plan Puts Money in Your Pocket• Should You Invest in Cryptocurrency?• 8 Steps to Prepare Your Finances for Homeownership• How Much Debt Is Too Much? 8 Warning Signs
Source	Quick and Dirty Tips/Laura Adams
Length	15-25 minutes
Link	https://www.quickanddirtytips.com/money-girl

Evergreen Assignments





Create Your Own

Planet Money Podcasts for Econ Lowdown

npr

Planet Money



MY CLASSROOMS

RESOURCE GALLERY

PROFESSIONAL DEVELOPMENT

CLASSROOM ACTIVITIES

FREDCAST®

Hi, Hilary.


Welcome to the Instructor Management Panel.

If you are interested in setting up a classroom and enrolling students in an online course or video, click on **Add Classrooms** below. Once you have a classroom set up, you can access information about your students' progress in the course, add or delete students, poll your students, or conduct other classroom management features.

Preview hundreds of resources and assign them to students in our **Resource Gallery**.

Sign up for CPDU credit or FRB certification through **Professional Development**.

 My Classrooms

 Resource Gallery

 Professional Development

 Classroom Activities

 FREDcast®

Google Sign-In Available for Students!



To use this feature, set up a NEW classroom and choose the Google sign-in option for your students. You will then be provided with a classroom join code to share with your students. When students access their log-in page <https://www.econlowdown.org/student>, they'll choose to log in with their Google account then be prompted to join your classroom by entering the code. **Please note that the Google sign-in is for student accounts only. We have not implemented Google sign-in for teacher accounts.

If you have any questions or concerns, please contact us at economiceducation@stls.frb.org.

Planet Money Podcasts for Econ Lowdown





- The Relationship between Unemployment and Inflation
- Paying off the National Debt
- The Invention of the Economy
- Braiding Hair Without a License
- Public Goods and Government Spending
- How Machines Changed Production
- The History of Light and Economic Growth
- How the Tooth Fairy Helps Explain the Rising Cost of Parenting
- The Island of Stone Money
- A Change in Market Structure Protects Alaskan Fishermen
- The Toilet Cartel
- Not All Santa Suits Are Created Equal
- Incentives to Work Hard

Planet Money Podcasts for Econ Lowdown



Planet Money: Public Goods and Government Spending

  10 minutes
High School -
College
7 classes this
month

Subjects: [Economics](#)

[AP Economics](#)

Topic:

[Role of Government and Market Failure](#)

What should the

 [Hilary Hunt](#)

Planet Money: Public Goods and Government Spending

 0:00 / 3:55   

[LISTEN AGAIN](#)

[I'VE GOT THIS...QUIZ ME!](#)

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Planet Money Podcasts for Econ Lowdown

n p r

Planet Money



4 of 5

Why does the government pay for public goods like lighthouses and autopsies?

- a. The government can decrease the deficit by making people pay for public goods.
- b. The government has the ability to pay for public goods because it can tax people and corporations.
- c. Both the government and the market can effectively provide public goods, so the government funds them to decrease competition.
- d. If the government did not fund these public goods then they would not be available, because individuals would not pay to produce these public goods.

Next Gen Personal Finance



NGPF Podcast

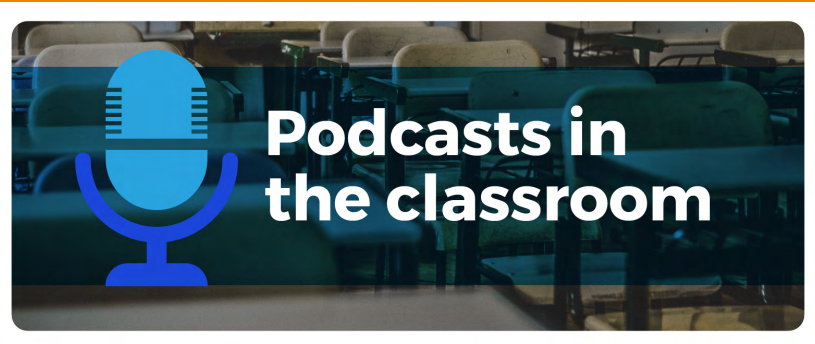
NGPF: Podcasts in the Classroom

- 3/8/2021 - Her Career Path
- 2/22/2021 - Dollar Cost Averaging
- 2/8/2021 - The Retail Speculator
- 1/25/2021 - Score! Learn More About Credit
- 1/11/2021 - How Do You Think About Saving?
- 12/14/2020 - Financial Aid Tips and Tricks
- 11/30/2020 - Professional Athletes' and Money
- 11/9/2020 - What's the Relationship Between Money and One's Emotional Well-Being?

<https://www.ngpf.org/blog/podcasts-in-the-classroom/>



Next Gen Personal Finance



Podcasts In The Classroom: Dollar Cost Averaging

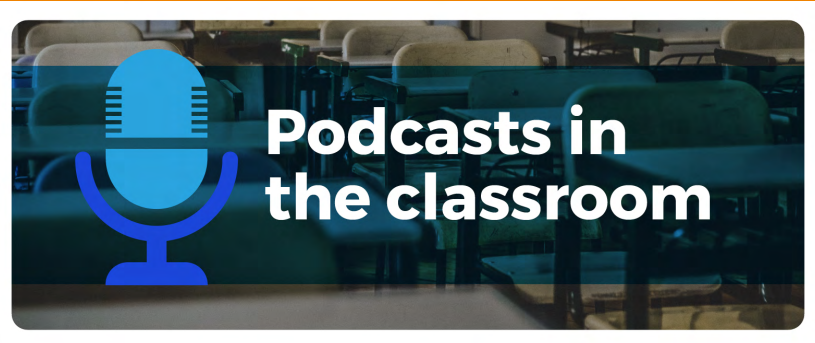
Listen to ONE of the three excerpts of the NGPF podcast below to learn about how experts think about dollar cost averaging.

-Paul Merriman, Author of "We're Talking Millions", on market timing vs. dollar cost averaging (Feb 6, 2021, 2:52):
[https://soundcloud.com/nextgenpersonalfinance/paul-merriman-author-of-were/s-4YmQUJtAw8X?
in=nextgenpersonalfinance/sets/podcast-in-your-classroom-dollar-cost-averaging//s-G9uptjtdlyp](https://soundcloud.com/nextgenpersonalfinance/paul-merriman-author-of-were/s-4YmQUJtAw8X?in=nextgenpersonalfinance/sets/podcast-in-your-classroom-dollar-cost-averaging//s-G9uptjtdlyp)

-Nick Maggiuli, COO of Ritholtz Wealth Management, on the idea "just keep buying" (Oct 19, 2018, 2:01):
[https://soundcloud.com/nextgenpersonalfinance/nick-maggiuli-coo-of-ritholtz/s-mUDMSmHhncH?
in=nextgenpersonalfinance/sets/podcast-in-your-classroom-dollar-cost-averaging/s-G9uptjtdlyp](https://soundcloud.com/nextgenpersonalfinance/nick-maggiuli-coo-of-ritholtz/s-mUDMSmHhncH?in=nextgenpersonalfinance/sets/podcast-in-your-classroom-dollar-cost-averaging/s-G9uptjtdlyp)

-Morgan Housel, Author of "The Psychology of Money", on taking emotions out of investing (Sep 11, 2020, 2:58):
[https://soundcloud.com/nextgenpersonalfinance/morgan-housel-author-of-the/s-3RDliXyw2fv?
in=nextgenpersonalfinance/sets/podcast-in-your-classroom-dollar-cost-averaging/s-G9uptjtdlyp](https://soundcloud.com/nextgenpersonalfinance/morgan-housel-author-of-the/s-3RDliXyw2fv?in=nextgenpersonalfinance/sets/podcast-in-your-classroom-dollar-cost-averaging/s-G9uptjtdlyp)

Next Gen Personal Finance



1. How did the expert explain dollar cost averaging? *

Long answer text

2. What are the benefits of dollar cost averaging? *

Long answer text

3. If you had the opportunity to ask the expert a question about investing, what would you ask and why? *

Long answer text

Next Gen Personal Finance



Podcasts In The Classroom: Score! Learn More About Credit

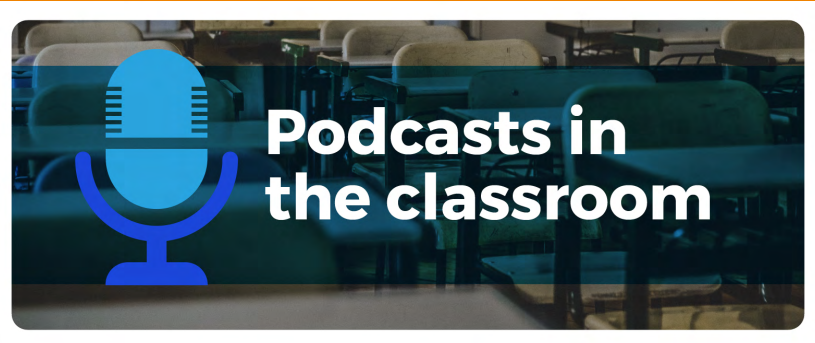
Listen to ONE of the three excerpts of the NGPF podcast below to learn more about what a financial expert has to say about credit.

-Demetria Gallegos, News Editor at the Wall Street Journal, on raising your credit score (Jan 10, 2020, 2:52):
[https://soundcloud.com/nextgenpersonalfinance/demetria-gallegos-news-editor/s-JbE2hWhEmER?
in=nextgenpersonalfinance/sets/podcast-tuesday-score-learn-more-about-credit/s-0BpRMM9Ehma](https://soundcloud.com/nextgenpersonalfinance/demetria-gallegos-news-editor/s-JbE2hWhEmER?in=nextgenpersonalfinance/sets/podcast-tuesday-score-learn-more-about-credit/s-0BpRMM9Ehma)

-Rod Griffin, Senior Director of Public Education and Advocacy for Experian, on how your credit score is generated (Dec 20, 2019, 2:49):
[https://soundcloud.com/nextgenpersonalfinance/rod-griffin-senior-director/s-DQVfnn2fd4E?
in=nextgenpersonalfinance/sets/podcast-tuesday-score-learn-more-about-credit/s-0BpRMM9Ehma](https://soundcloud.com/nextgenpersonalfinance/rod-griffin-senior-director/s-DQVfnn2fd4E?in=nextgenpersonalfinance/sets/podcast-tuesday-score-learn-more-about-credit/s-0BpRMM9Ehma)

-Steve Fredrickson, Chairman of the Board at PRA Group, on how your credit score is like a career (Nov 6, 2020, 2:40):
[https://soundcloud.com/nextgenpersonalfinance/steve-fredrickson-chairman-of/s-prou2nUGizh?
in=nextgenpersonalfinance/sets/podcast-tuesday-score-learn-more-about-credit/s-0BpRMM9Ehma](https://soundcloud.com/nextgenpersonalfinance/steve-fredrickson-chairman-of/s-prou2nUGizh?in=nextgenpersonalfinance/sets/podcast-tuesday-score-learn-more-about-credit/s-0BpRMM9Ehma)

Next Gen Personal Finance



1. What did you learn about credit scores?

Long answer text

2. How would you explain the importance of establishing credit to a friend? *

Long answer text

3. What are some questions you have about credit? *

Long answer text

Professional Development



Next Gen Personal Finance



Overview	
Recent Episodes	<ul style="list-style-type: none">• Kiara Slaton on launching a new personal finance course• My Classroom Podcast: FAFSA Filing Ideas With Fellows• NY Times Columnist Ron Lieber on his new book, The Price You Pay for College
Source	Next Gen Personal Finance
Length	
Link	https://www.ngpf.org/podcasts/

Next Gen Personal Finance

Details:

- 0:00~0:30 Introduction
- 0:30~6:59 Current Events with Yanely: Level Up Your LinkedIn
- 6:59~7:30 A word from NGPF
- 7:30~9:02 Introducing this week's guest: Kiara Slaton
- 9:02~10:29 Teaching at Palm Beach Gardens High School
- 10:29~11:43 Favorite entrepreneurial student idea
- 11:43~15:00 Growing up collecting pennies and old bills
- 15:00~16:39 The personal finance elective at the school
- 16:39~17:23 Most engaging personal finance topics
- 17:23~18:23 How to talk about the Gamestop frenzy
- 18:23~21:36 Stories from the classroom
- 21:36~22:35 Importance of being culturally aware when teaching
- 22:35~25:07 Making investing interesting through chicken nuggets
- 25:07~26:09 The aspirational nature of personal finance classes
- 26:09~27:15 Looking to expand the elective
- 27:15~28:31 On coaching basketball and owning a league
- 28:31~29:38 Conclusion

The logo for NGPF Podcast is located in the bottom left corner. It features the text "NGPF Podcast" in white and orange on a dark blue background with a pattern of small white dots.

NGPF Podcast

Anytime Activities



Write it Up

Listen and summarize

Podcast

Episode

Link to the episode

Episode summary (word count optional)

Questions:

- What did you learn?
- What is the key takeaway?
- What is your opinion on what was discussed?
- What do you still want to know or understand?

Two Points of View

Locate and listen to two podcasts on a similar topic.

Briefly summarize each.

Questions:

- In what ways was the information on each podcast similar? Different?
- What unique information did each podcast provide?
- Which one did you prefer and why?

Pick a Podcast

Your Planning Pal - Ali Ant



Pick a Podcast!




 <p>"stories behind some of the world's best known companies"</p>	 <p>"designed to help you create a new source of income without quitting your job"</p>	 <p>A wide variety of topics related to personal finance</p>	 <p>"takes you to the critical moment when aspiring entrepreneurs put it all on the line"</p>
 <p>"a quick hit of insight into work, business, the economy, and everything else"</p>	 <p>"a brief daily update on the latest battles between the world's biggest companies"</p>	 <p>A variety of business topics pertaining to the fashion industry.</p>	 <p>"a series of short mysteries for the curious mind with a short attention span"</p>
 <p>"3-minute daily newsletter with fresh takes on the financial news"</p>	 <p>"Sustain excellence, one learning, one habit, one leader at a time"</p>	 <p>"choose the right projects, tasks, and goals in work and life"</p>	 <p>"the economy explained"</p>
 <p>How to Pay for College</p>	 <p>How to Buy a House</p>	 <p>Get Out of Debt</p>	


© YourPlanningPal


Podcast Preview



Your Planning Pal -
Ali Ant





 **Podcast Preview**


Title of Series: _____ Time: 

Title of Episode: _____ 

Give a brief summary of the podcast.  What was good about it? 

What could be improved?

Who is the intended audience?
Explain how you know.  

Would you recommend it to others?
Why or why not? 

Creative Assessment



NPR
Student
Podcast
Challenge



NPR Student Podcast Challenge

- Annual contest
- Middle and high school students (grades 5-12)
- 3 to 8 minutes
- <https://www.npr.org/2018/11/15/650500116/npr-student-podcast-challenge-home>
- Educator and student resources

NPR

Student

Podcast

Challenge

Educator Resources

Learning About Podcasting

[Lesson: Podcasting overview](#)

Planning Your Podcast

[Lesson: Choosing a topic](#)

[Lesson: Planning the story](#)

[Lesson: Brainstorming sounds](#)

Podcast Production

[Lesson: Recording Practice](#)

[Lesson: Interview practice](#)

[Resource: Checklist for field recording](#)

NPR Student Podcast Challenge

Student Resources

Getting Started

- [Your Toolbox](#)
- [Podcast Examples](#)

Planning Your Podcast

- [Getting Your Ideas Together](#)
- [Brainstorming Sounds](#)
- [Podcast Structure](#)

Podcast Production

- [What Makes A Good Interview?](#)
- [Preparing For Field Recording](#)
- [Scripting Your Podcast](#)
- [Voicing The Podcast](#)
- [Production Tips](#)

NPR Student Podcast Challenge

*Getting Your Ideas
Together*

1. Tell a story about your school or community: something that happened there that your audience should know about.
2. What is a moment in history that all students should learn about?
3. Show us both sides of a debate about an issue that's important to you.
4. What do you want to change about the world? What's a big change that students today will make in the future?
5. Explain something to us that kids understand and grown-ups don't.

Listen Up!!



Addressing Sponsors or Ads in Podcasts

Potential Discussion Questions

1. Who are the sponsors?
2. How does the sponsor's business align with the topic of the podcast?
3. Was a product or service advertised?
4. Is the relationship between the podcaster and the advertiser disclosed and readily available?
5. Who produces or pays for the podcast? Do they have a financial motive or product to sell?

Podcast Sources



Listen on
Apple Podcasts



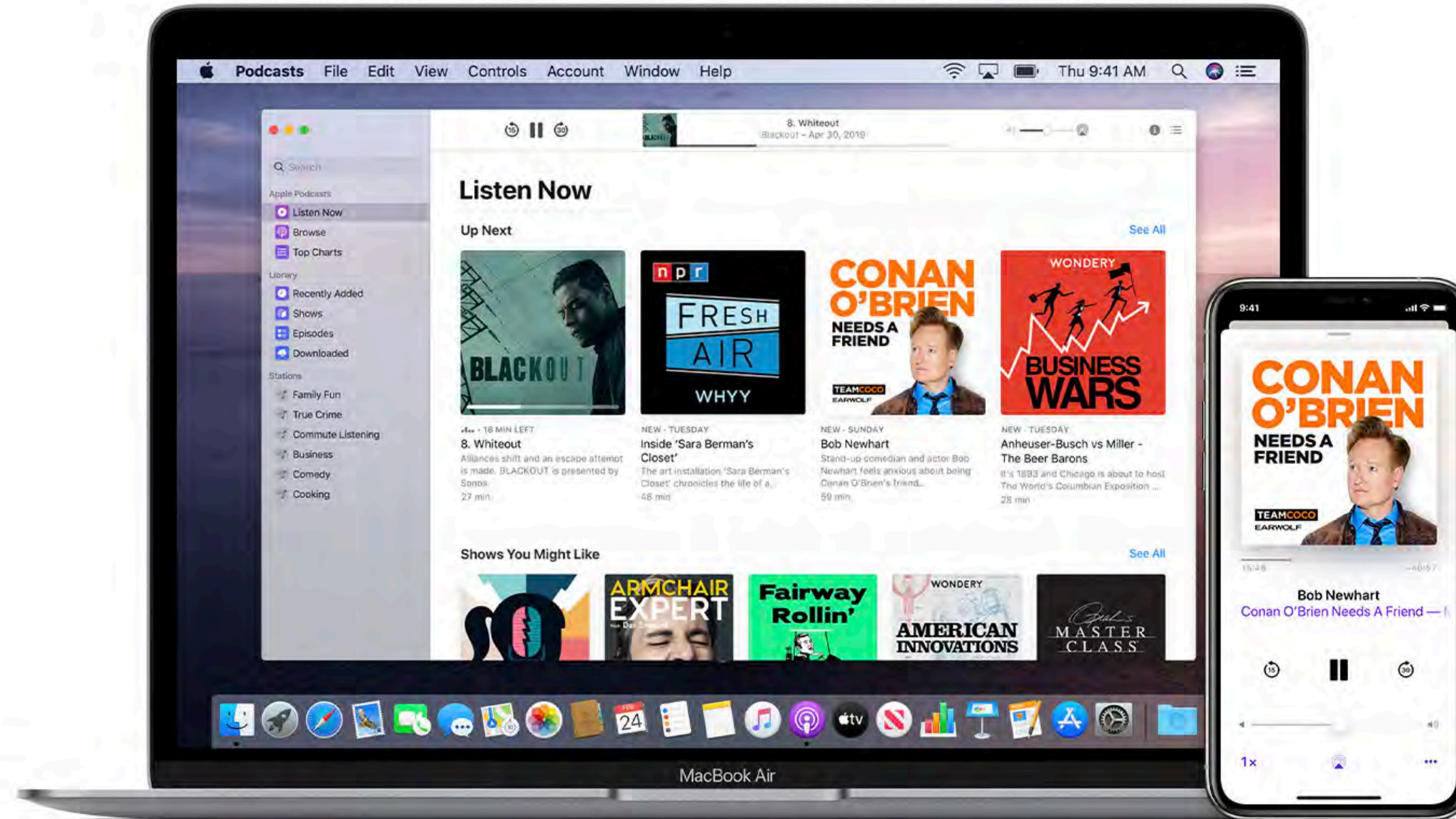
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Discover free audio stories that entertain, inform, and inspire in Apple Podcasts.



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Popular & trending



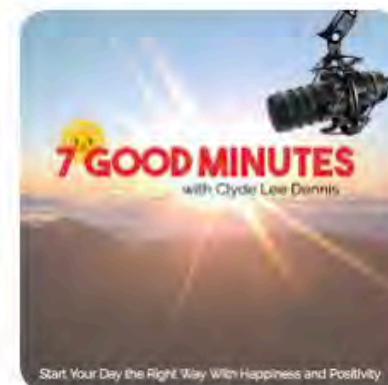
The Daily
The New York T...



Stuff You
Should Know
iHeartRadio



TED Talks Daily
TED



7 Good Minutes
Daily Self-...
Clyde Lee Dennis

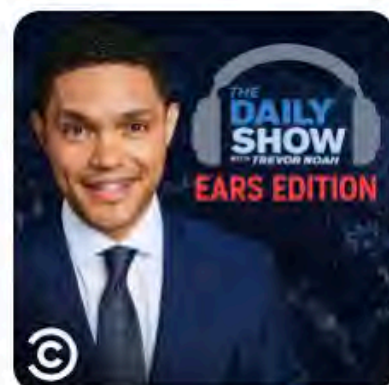


Planet Money
NPR

Top podcasts in News



The Daily
The New York T...



The Daily Show
With Trevor...
Comedy Centra...



Up First
NPR



This American
Life
This American ...



Economist
Radio
The Economist



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Workout

Favorite Money Podcast E...

Sweater Weather Instrume...

Mom Playlist

Romantic songs

Rona XMas

Liked from Radio

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Podcasts



Million Bazillion
Marketplace



You Need A Budget (YNAB)
Jesse Mecham



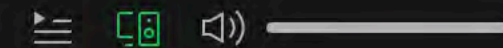
Financial Independence P...
Mad Fientist



Financial infidelity
Marketplace



0:00 21:11



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Mom Playlist

Romantic songs

Rona XMas

Liked from Radio

Install App



Million Bazillion
Marketplace



You Need A Budget (YNAB)
Jesse Mecham



Financial Independence P...
Mad Fientist



Financial infidelity
Marketplace

0:00 21:11

Volume control icons



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Rona XMas

Liked from Radio

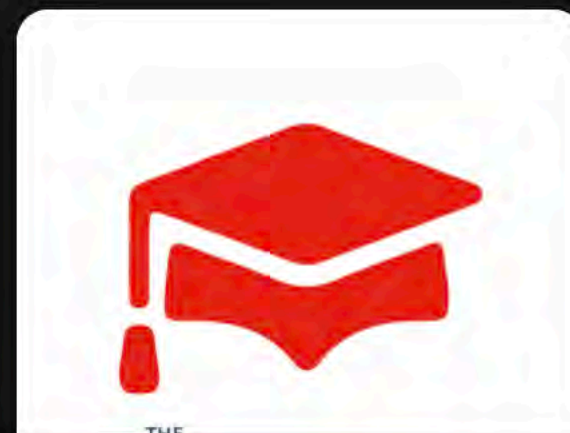
Install App



Million Bazillion
Marketplace



You Need A Budget (YNAB)
Jesse Mecham



Connect to a device

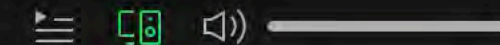


- This Web Browser (Spotify Connect)
- Audrey's Echo Dot (Spotify Connect)
- Bonus Room Echo Dot (Spotify Connect)
- Ethan's Echo Dot (Spotify Connect)
- Kitchen Echo (Spotify Connect)
- Master Bedroom Echo (Spotify Connect)
- Listening On (Web Player (Chrome))

Financial infidelity
Marketplace



0:00 21:11

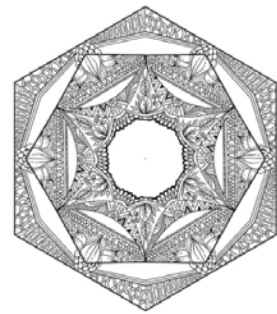


You're listening on Web Player (Chrome)

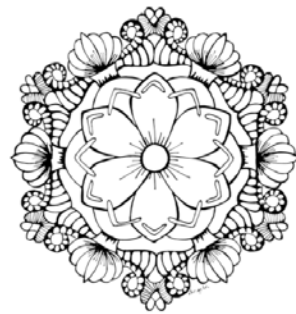
Color While You Listen



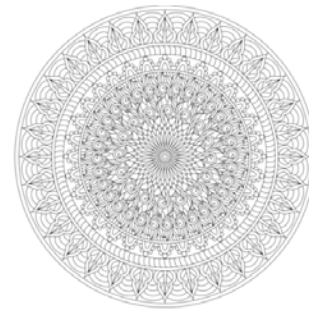
Ancient Blossom



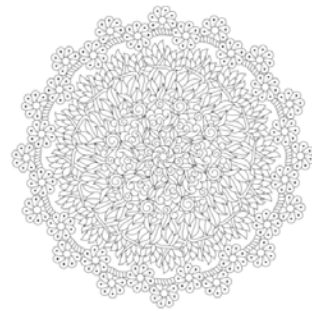
Ancient Patterns



August Flower Garden



Autumn Joy



Baby's Breath



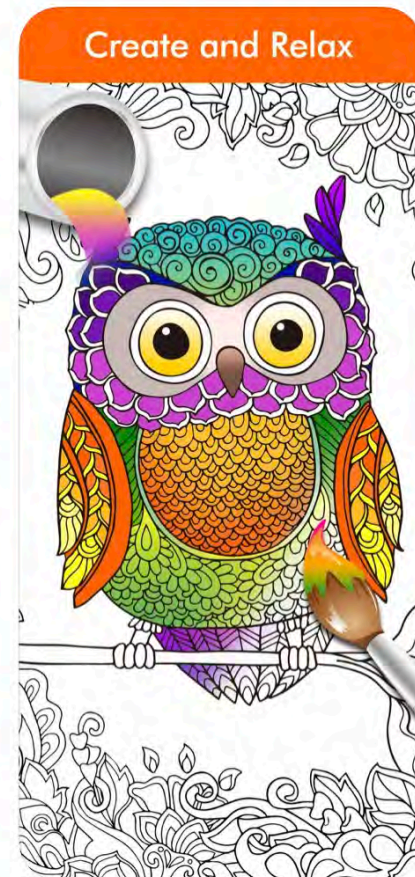
Badge of Honor



Bardo Journey



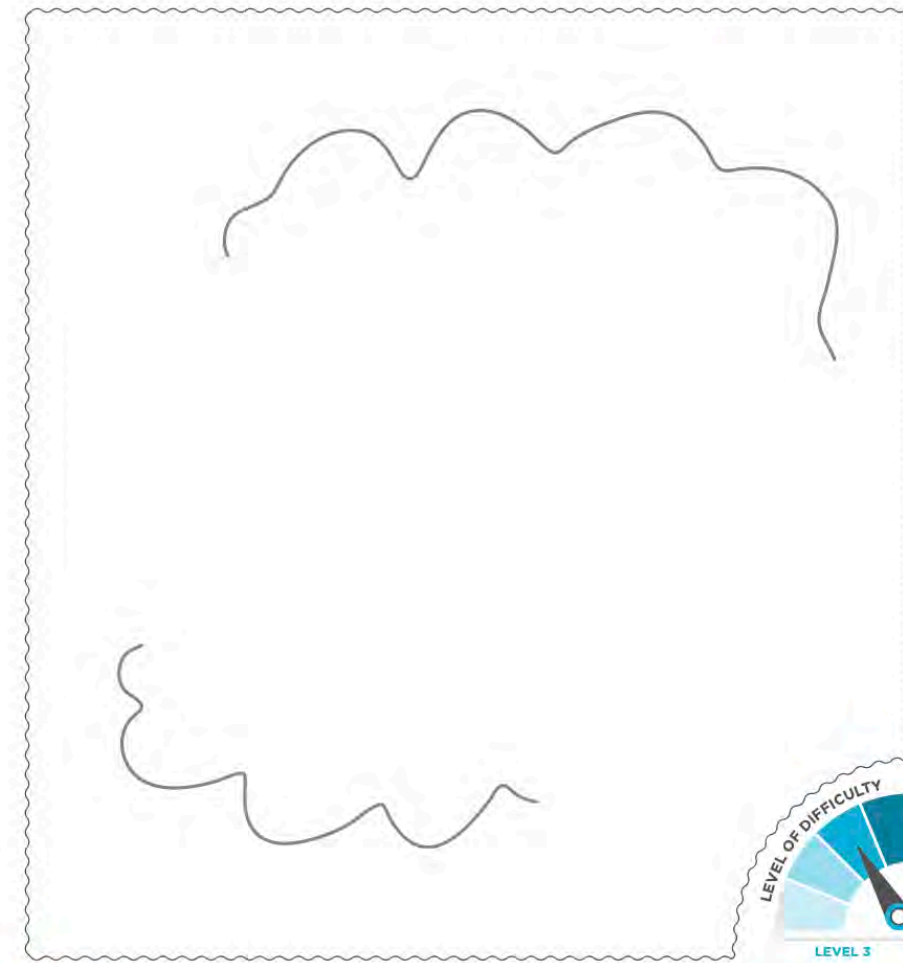
Basket Weaving



Name: _____ Class: _____

WHAT IS IT???


Use your creative brain to finish this picture in an interesting way.



Play While You Listen



Solitaire



Play

GAMES & TOYS TOOLS

Fun facts

PAC-MAN

Snake

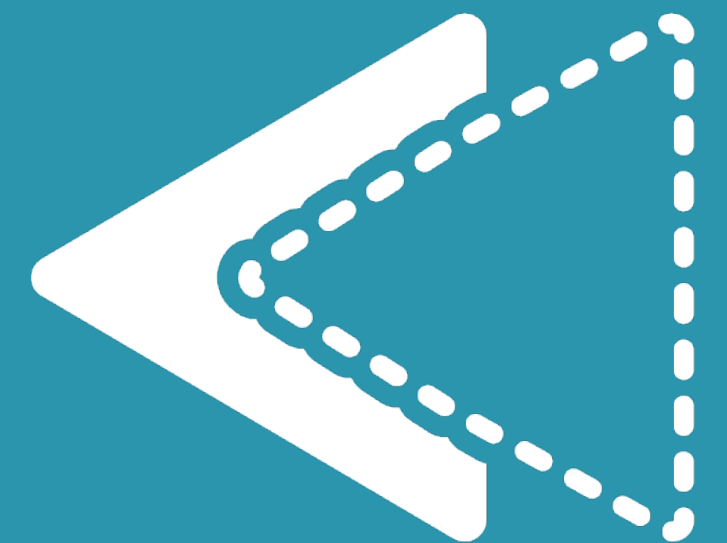
Spin a dreidel

Tic tac toe

The image shows a mobile application interface for playing games while listening. At the top, there is a section for 'Solitaire' with a share icon. Below it is a large image of playing cards on a green field, with a blue 'Play' button. Underneath are two tabs: 'GAMES & TOYS' (selected) and 'TOOLS'. The 'GAMES & TOYS' section contains five game tiles: 'Fun facts' (with a document icon), 'PAC-MAN' (with the yellow Pac-Man character and 'PACMAN™ ©1980 BANDAI NAMCO' text), 'Snake' (with a blue snake), 'Spin a dreidel' (with a blue dreidel), and 'Tic tac toe' (with a 3x3 grid). A right-side navigation arrow is visible on the 'Tic tac toe' tile.



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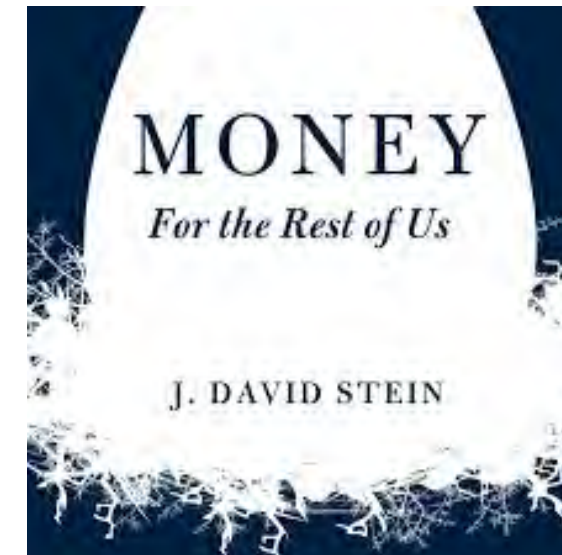
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MONEY

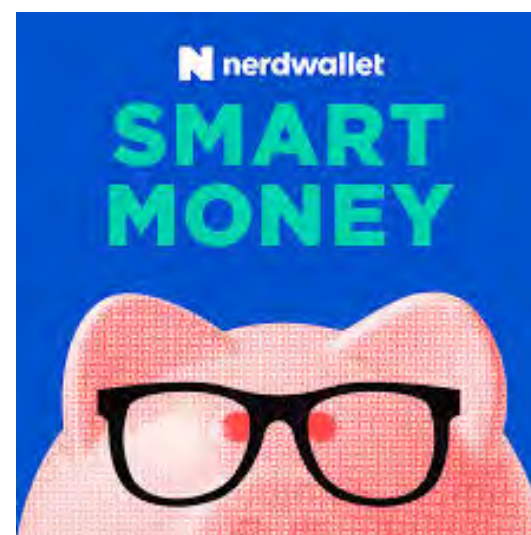
For the Rest of Us

J. DAVID STEIN



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nerdwallet

SMART MONEY



SO MONEY

with Farnoos Tora



STASH

TEACH ME HOW TO MONEY

—
How Could You Use
These Ideas and
Strategies?



The Making ¢ents Project



Thank you for participating!