

# CREDIT EDUCATION & FINANCIAL LITERACY

**Powered By:**

Kredit Concepts Financial Service LLC



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# WHO WE ARE?



**2007** Started Kredit Concepts a Financial Literacy & Credit Education Firm providing Credit Recovery, Credit Building



**2015** Launched community **Credit Education Centers** in underserved communities.



**2016** Partnered with **Equifax** #1 Credit Bureau to offer exclusive Credit Protection Membership. Published **3D illustration book** (Who Stole My Identity?) that offers FREE **Equifax** Identity Theft Protection Memberships.



**2019** Launched the **KK Credit Academy**, a 12-course Interactive Curriculum with **Progress Reports, Chapter Quizzes, Gamified Learning & Credit Certifications.**



**2021** Partnered with **BUSYKID** & Visa to provide students with real life lessons in managing money with App & Visa® Spend Card.



**2022** Established New York City Dept. Of Education Vendor ID for Kredit Concepts (**#KRE165414**) & Kid Kredit (**#KID886992**)

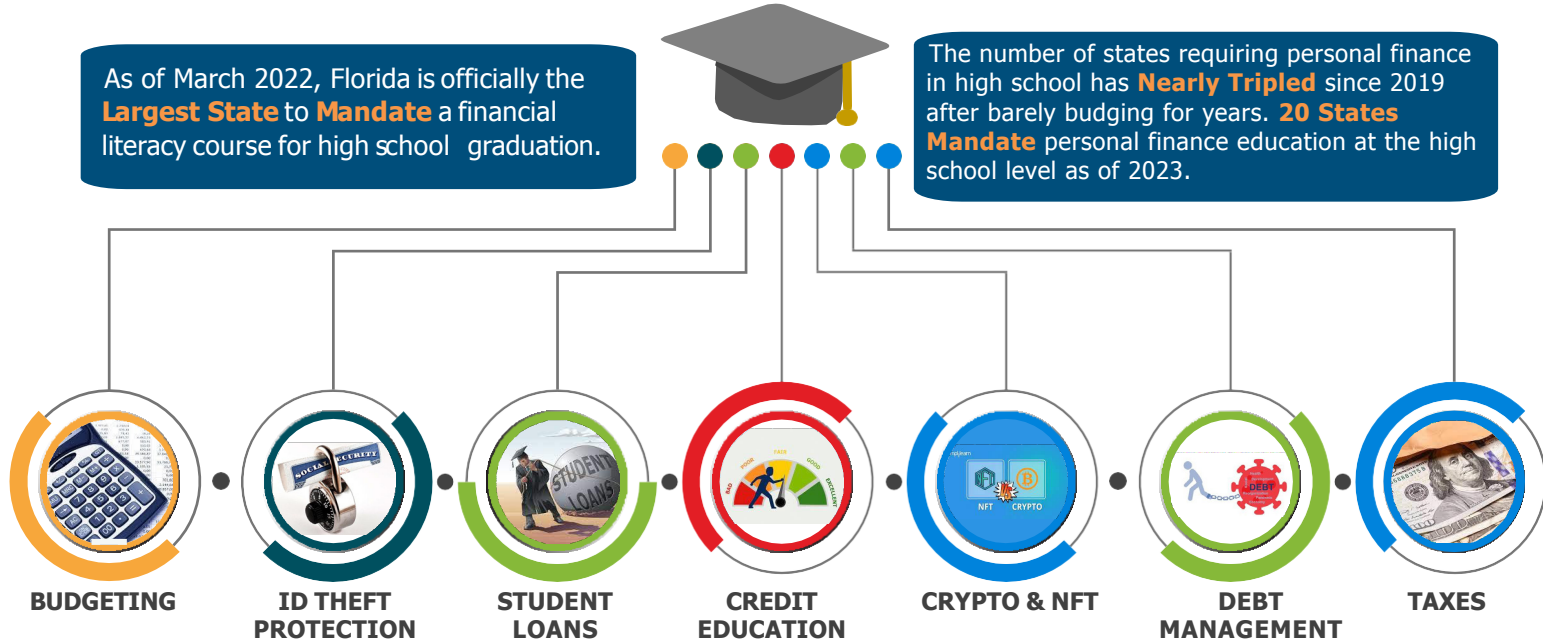
# STATE REQUIREMENTS

## PERSONAL CREDIT & FINANCE MANDATES

Recent mandates would require students to take a course on financial literacy with topics including:

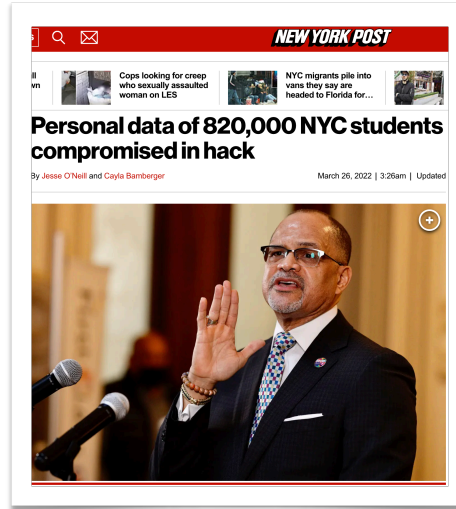
As of March 2022, Florida is officially the **Largest State** to **Mandate** a financial literacy course for high school graduation.

The number of states requiring personal finance in high school has **Nearly Tripled** since 2019 after barely budging for years. **20 States Mandate** personal finance education at the high school level as of 2023.

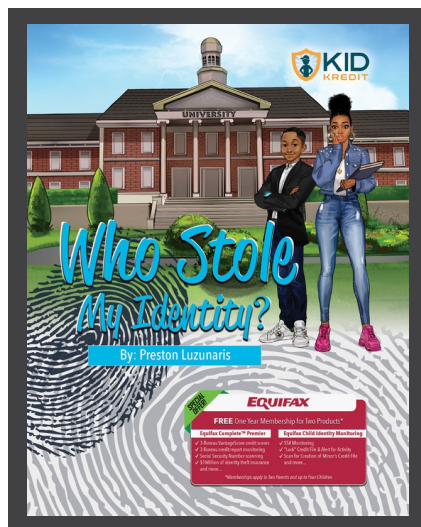




# THE PROBLEM STUDENTS FACE



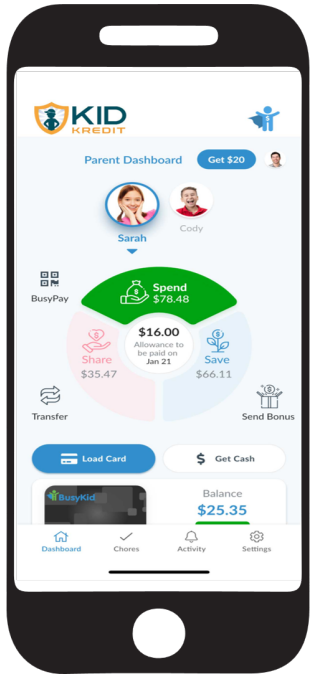
- Personal data of **820,000 NYC students** compromised in hack - 2022-23
- Child identity theft cost the average affected family over **\$1,100 in 2021**.
- Identity theft experts **recommend parents** monitor their kids' credit reports to check for identity theft as often as their own.
- Americans lost **\$15.1 billion** to identity theft in **2018**, the most recent reporting year.



## Credit and Identity Protection Education

- Solutions to prevent child identity theft
- Top 8 ways students are affected by identity theft
- 1 Year Equifax Complete Premier (2 Parents)
- Equifax Child ID Monitoring (4 children)

Each year, millions of high school graduates head into the real world without ever taking a single class on how to manage money. Children learn best by “doing” and BusyKid lets them practice important real-life lessons from the palm of their hands.



## EARN

- ✓ Weekly allowance for activities completed.
- ✓ Students can earn bonuses too!
- ✓ Money divided into Save, Share and Spend areas.



## SAVE

- ✓ Percentage of a student weekly allowance goes into savings.
- ✓ Parents can add "interest" to the savings each week.
- ✓ Easily transfer funds when ready to spend, share or invest.



## SPEND

- ✓ Anyplace Visa® is accepted
- ✓ Online or In Stores
- ✓ Instant notification with card use
- ✓ Access to thousands of ATMs
- ✓ EMV Chip Technology for safer transactions



## DONATE

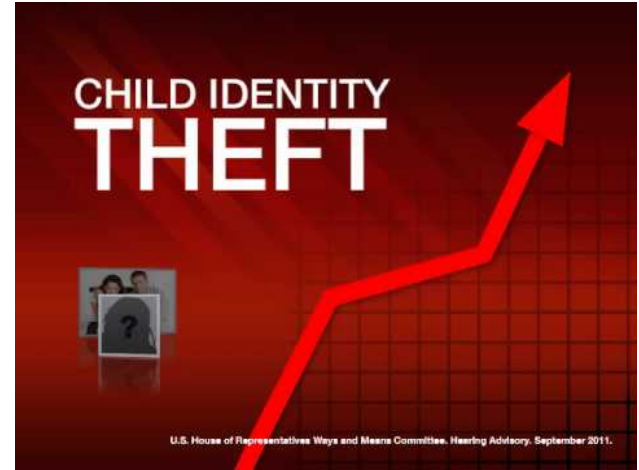
- ✓ To a growing list of local and national charities
- ✓ Teaches importance of giving back
- ✓ Parents can request to add charities

## EQUIFAX ADULT ID MONITORING



Retail Cost: \$19.95per/month \$250per/year  
FREE FOR BOTH PARENTS & SCHOOL STAFF

## EQUIFAX CHILD ID MONITORING

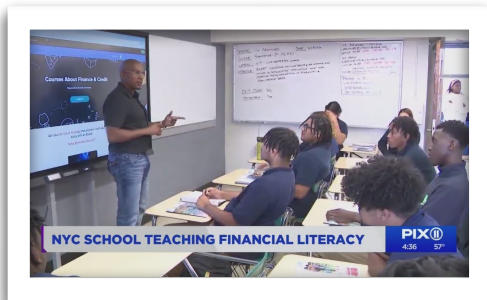


Retail Cost: \$19.95per/month \$250per/year  
FREE FOR ALL STUDENTS

# CUSTOMIZED FINANCIAL EDUCATION

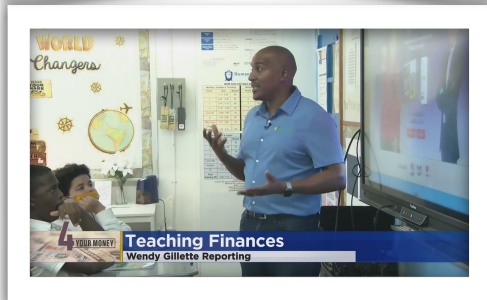
## Professional Development

Our Credit Academy provides teachers with a full library of elective financial education content covering more than a dozen topics.



Pix 11 News

Our lesson plans consists of more than **48** topics and includes more than **500** pieces of content including videos, infographics, presentations, handouts, articles and social media graphics.



CBS NY News

- Animated videos
- School presentations
- Handouts
- Infographics
- Articles
- Social graphics
- Lesson plans

# CREDIT ACADEMY

## OUR COURSE OUTLINE COVERS THE 12 KEY AREAS OUTLINED IN THE NEW YORK SENATE BILL S5827B FOR FINANCIAL LITERACY EDUCATION

### Week 1-6

#### ID THEFT

- What is identity theft
- How Does ID theft happen
- Ways to protect yourself
- Types of Identity theft

#### BUDGETING

- What is a budget
- Budgeting strategies
- Budgeting for your home
- Budgeting for transportation
- Budgeting for food

#### CREDIT EDUCATION

- Types of credit
- Managing credit
- Selecting a credit Card
- Credit History & Reports
- Breakdown of Credit Scores

### Week 7-15

#### TAXES

- U.S tax system and forms
- Do I need to file a tax return
- Filing a Tax Return

#### FINANCE

- The Checking Account
- Choosing A Checking Account
- Online & Mobile Banking
- Why and How do we Save
- Choosing a Savings Account

#### STUDENT LOANS

- Paying for college
- Types Of student loans
- Pros & cons of student loans

### Week 16-22

#### MANAGEMENT

- Economical decision making
- Building an emergency fund
- Repaying loans
- Paying down debt

#### CRYPTO & NFT'S

- What Is Cryptocurrency
- How Crypto Works
- What Is an NFT
- What Is Cryptocurrency Used for
- Pros and Cons of Crypto

#### AUTO/HOME

- Financing vs Leasing
- Step by step guide to homeownership

### Week 23-29

#### INVESTING

- Why invest
- What are stocks and bonds
- Managing risks
- How to invest for retirement

#### CAREER

- Choosing a Career
- Workplace skills
- Finding a job
- Resumes & cover letters
- Interviewing for a job
- Starting a new job

#### INSURANCE

- Insurance Fundamentals
- Finding a Health insurance plan
- Home & Renters Insurance
- Life Insurance



# GAMIFIED LEARNING

We use all the mechanisms and strategies that make learning exciting and addictive to drive student engagement, learning, and performance sustainably.

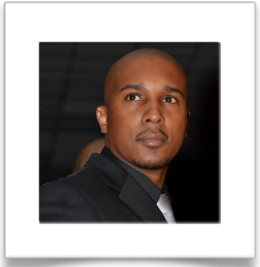


Students excel by learning with excitement in a fun & innovative way.



- Sustain Engagement
- Create Culture
- Change Behaviors
- Gift & Prizes

# WHAT OUR PARTNERS ARE SAYING?



**Quincy Luzunaris**

CEO/COO Founder of Kredit Concepts & Kid Kredit Inc.

**National Financial Literacy Expert**

**JOEL HEFT**

Senior Vice President  
Equifax Global Breach



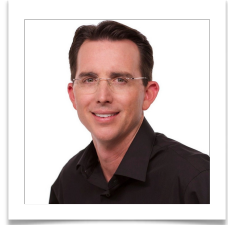
**MAGALY HICKS**

Principal New Visions Charter  
H.S for Humanities



**NATHANIEL BOUIE**

Assistant Principal University  
Prep Academy



**Greg Murset CFP®**

CEO/ Founder of BusyKid  
**Certified Financial Planner**

"It's our pleasure to provide Kredit Concepts & Kid Kredit all of the Equifax tools to safeguard the identities of our most vulnerable"

"Financial literacy is imperative for our students. Bringing Kid Kredit to our school has equipped our students with the skills needed to be more financially literate"

"It is important that our students at UPrep receive a high level of financial literacy & credit education. We are happy that Kid Kredit/Kredit Concepts was able to do just that."



# QUESTIONS?

## INTERESTED IN LEARNING MORE INFORMATION?



**347-269-1403**



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