



UBS Financial Education Program

Vault—Understanding Money

Vault—Understanding Money is an interactive course designed to teach financial literacy skills early in a child's cognitive development. Saving, budgeting, or even earning money may not be top-of-mind for most preteens, yet the financial knowledge they gain now will set the tone for the decisions they make in their future. Proactively teaching personal finance in the home and providing students with a foundation of knowledge is critical.

The educational experience

The Vault course introduces key financial concepts in an engaging and dynamic environment. Once users have grasped the basics, they have the chance to apply those concepts to simulated scenarios to lay the groundwork for cultivating positive financial habits.

Basic financial concepts

The course features six learning groups that focus on skill building and decision-making, from learning about needs vs. wants and making responsible money choices, to going to trusted adults for financial advice.

Applying lessons to real life

Users "unlock" games and apply their learning in a variety of story-based simulations. These activities challenge users to make choices in real-life scenarios to achieve important goals around saving, job planning, and budgeting.

Vault—Understanding Money

Level: Grade school

Length: 2.5 hours

Topics covered

- Responsible money choices
- Income and careers
- Planning and money management
- Credit and borrowing
- Insurance and safety management
- Savings and investing

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