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2018 WORLDOFMONEY.ORG ENROLLMENT PACKET





REGISTRATION CHECK LIST

[Please review the following checklist]

- My child will submit an essay (no more than 500 words) answering **one** of the following:
 - 1) "What Would You Like To Learn At WorldofMoney.org Youth Financial Education Institute" OR
 - 2) "What Are Your Goals For Your Future?" OR
 - 3) Why Is It Important To Be Financially Responsible?"
- I will accompany my child(ren) to the mandatory orientation.
- I will bring a copy of my child's photo/legal identification.
- I am flexible in my schedule for my child to be placed in either of two Sessions of the scheduled Trainings. I understand that the WorldofMoney.org will endeavor to accommodate my first and second choices. I will receive Training placement notification 48 hours after my orientation via email.

YOUNG MOGUL (Ages 7 - 9); Rising Moguls (Ages 10 – 12) and Moguls (Ages 13 - 18)

Parent Institute Investment

\$300.00 (returning students)

\$325.00 (new students)

\$275.00 (sibling/friend discount)

- I understand that my Training Investment helps WorldofMoney.org to defray rising costs to empower my child.
- I understand that the WorldofMoney.org Youth Financial Education Training Institute is valued at \$2,500.00.
- I understand that in exchange for my Training Investment, my child will receive (5) five days of classroom instruction, a polo shirt and graduation ceremony. I understand that WorldofMoney.org Youth Financial Education Training Institute also offers Community Day of Service and enrichment activities throughout the year.
- I understand that my Training Investment is **NON-REFUNDABLE and NON-TRANSFERABLE**.
- I have fully read and signed each required page and consent to the enclosed terms.
- I understand that ANY INFORMATION that is omitted shall render the application VOID.



Cash Camp, Inc. *dba* WorldOfMoney.org was formed in December 2005 and is a nonprofit, tax-exempt organization under Section 501(c) 3 of the Internal Revenue Code. It is the mission of the WorldofMoney.org, to give young people, ages 7 -18, empowering tools to survive economic roller-coasters by using their innate intelligence and creativity to expand their access to the free enterprise system beyond that of consumerism, but to disciplined saving, and the understanding of investing in capital markets.

Since 2005, the WorldofMoney.org Summer Youth Financial Education Training Institute has guided underserved youth from the New York City Tri-State area through a Money Track curriculum. **Subject areas include:** wealth consciousness, money creation, disciplined savings, stock market investment, bank accounts, real estate investing, mutual funds, credit, mortgages, house-hunting, IRA, business etiquette et al. The WorldofMoney.org Training Institute is distinguished in five key areas: 1) Length of the Training, 2) Financial Field Trips (House Hunting, Bank Trips), 3) Follow-up and Tracking, 4) Rigorous Daily Testing, and 5) Graduation.

Since 2005, the WorldofMoney.org has been dedicated to the financial education of underserved young people ages 7 - 18, in the New York Tri-State area. The Money Track curriculum includes: wealth consciousness, money creation, disciplined savings, stock market investing, real estate investing, mutual funds, credit, mortgages, homeownership, business etiquette et al. The 2015 WorldofMoney.org Summer Youth Financial Education Training Institute graduated 110 empowered young people. In addition, a Parent "Money Matters" workshop, Community Morning of Service and Real Estate Tour is conducted. In 2009, a Business School was launched for Institute graduates.

In recent years, the WorldofMoney.org's invigorated efforts to empower youth and to prevent generational cycles of poverty and financial mismanagement has netted significant results:

- *Graduates report significant grade improvement in the academics;
- *One-third of graduates enroll in the WorldofMoney.org Youth Business School;
- *80% of graduates and their parents open a bank account and/or college savings fund;
- *Parents report that their children experience a positive attitude shift.

The WorldofMoney.org motto is: Learn. Earn. Invest. Donate. In addition to the Money Track curriculum, youth are taught the importance of philanthropy and that they must be the change they seek in the world. Before the Haitian tragic earthquake, the WorldofMoney.org had spearheaded the collection and transportation of medical supplies for those in Haiti. The WorldofMoney.org has received letters of support and recognition: President Barack Obama, Congressman Charles Rangel, Governor David Patterson, Congressman Gregory Meeks, NYC Mayor Michael Bloomberg, Councilmember Gale Brewer, NYC Councilmember Gloria Foster.



WorldofMoney.org Overview, Sponsorship Material, Photos, Videos, Television Coverage:
<http://www.worldofmoney.org/media.html> ---Click Link, then scroll down

Please find video links of two Youth testimonials and coverage on WNBC-TV:

Avery Josiah Brown: <http://www.youtube.com/watch?v=os9IX0YIJYI>

Ciana Montero: <http://www.youtube.com/watch?v=6Jez9hE9CpU>

WNBC-TV: <http://www.youtube.com/watch?v=7G4yEHH0>



STAN AND JEANINE GARARD – PARENTS

I feel that this World of Money program was incredibly essential for my entire family especially the children. Every evening they came home we discussed the focus of the day they would immediately say “we learned a lot.” When I reviewed the information discussed during the sessions they readily share this knowledge with excitement. I was impressed by the curriculum that was designed and developed with our young people in mind. I know that education about money early in life equips and empowers one to succeed. I particularly liked the demand for excellence through your code of conduct focusing on attire, participation and professionalism. I was impressed by the real estate tour in Brooklyn. The facilitator was empowering and enthusiastic. She embraced the children and their chaperones by engaging us in dialogue that was relevant and motivating.

As a parent I will continue with the idea of earning money through excellence in performance of chores, grades, etc. I will also fine the children when they are repeatedly late or fail to listen. (Thanks that was a good one!) I also like that you have a class for the parents. I feel this allows us to reinforce learning. I have already incorporated some of these “pearls of wisdom” into my financial life. Special Kudos to Ms. Lamb for this program, for the time and effort put towards this great venture. It is our desire to join you next year.

MONICA – STUDENT

Hello my name is Monica and I'm 16 years old. My experience here at World of Money was a very surprising one. My mom insisted I participate and I didn't know what to expect. From the orientation I figured it was something like the AA meetings tha alcoholics have to go to but instead this was for teens and money. I figured I'd have to stand up and say, “My name is Monica and I have a spending problem.”

But much to my surprise I found a real love andvinterest in finance. Every day we had a different person come and speak to us about stocks, bonds, 401Ks, IRAs, compound interest, and so much more. Every day we recited our affirmations “I think like a millionaire, I have a millionaire mind, I am open to abundance, etc.” We got to learn about some great financially successful people like Jasmine Lawrence doing great things in their lives. When you pass what will YOU leave the world? It's mind blowing to think that kids, especially of African American and Latino descent our age and younger are doing such great things in so early in life. Before World of Money I thought most successful African Americans played sports, were rappers or singers but after experiencing the 100th anniversary of the NAACP and then right after that World of Money, I learned that my generation is doing so much more, bigger and better things in all areas of life than I ever knew.



At World of Money learning from successful African American and Hispanic people gave me such a sense of pride and motivation to strive for the best in me – the best I have to give, my own legacy. I WILL do my best. Ms. Lamb said to us how dare we deprive the world of our best. My favorite line of our affirmation was “I am willing to accept the best life has to offer” and I think that's key.

Like Shakespeare once said, “Some are born great, some achieve greatness and some have greatness thrust upon them” but by participating in the workshops this past week we are achieving all three! I'm leaving here with my head high knowing that I don't have to settle.

Before attending these workshops, I planned on going to college and settling in whatever borough, living and dying and being okay with that. This program has truly opened my eyes to know that I can be anything I want to be - a millionaire, even a billionaire - and that I don't have to settle. Thank you so much Ms. Lamb and to all of our presenters. I am determined to become an opera singer, business owner, owning assets and making money work for me instead of me working for money. Like the WorldofMoney.org motto says: I have and will learn, have and will earn, am saving, investing and most importantly giving back. When I pass I'll leave the world the Monica S. Foundation dedicated to teaching opera and financial literacy because an open hand can and will change the world!

EVERY – STUDENT

My name is Avery Brown and I am 12 years old. I enjoyed the World of Money program and want to tell you that a child is never too young to learn about MONEY. We live in a society where money is one of the main keys to survival; it is necessary for buying goods and services, like groceries, clothes, houses, cars, medical care, and a college education. Every person in this world wants money in their pockets; I know I do. Many people get money by working very hard to earn it, saving it, and by investing it to get even more money. Those are good ways to get money. There are many people in this society who will try to trick you and take your money and you don't realize it, but when you are smart about money then you can make better decisions. Thanks to World of Money, we kids are smarter about money, have learned how to grow our money – like the concept of compound interest, we will know when people are trying to take our money, and most importantly we will know how to increase our wealth and stay financially safe.

At World of Money, I had learned so many important things about finances, economics, and most of all money! Some of the important things we all learned were properly writing checks, the value of good credit, how interest rates work, and different types of insurance. One of the speakers, a financial advisor named Ms. Akinfe, talked to us about interest earned, compound interest, and interest rates. I learned from her that compound interest is interest on top of interest – use your money to make more money.



The trip to Washington D.C. was very interesting and I had the chance to visit the U.S. Bureau of Printing and Engraving and see a real \$100,000 bill! I'd like to thank Ms. Sabrina for making World of Money possible because money is very important in our society and we have to earn, save, invest and donate our money wisely. The program was GREAT and I enjoyed the service project at Riverside Park. A special 'thanks' goes to my mom for helping me learn about money before World of Money, and for continuing to teach me all about financial success. I am wiser about money and am motivated to become a millionaire by the age of 21 so that I can be a philanthropist!



2018 TRAINING INSTITUTE

PARENT/GUARDIAN INFORMED CONSENT FORM

Today's Date: _____

MY CHILD's Name: _____

Please select Session in order of preference.

2018 Institute Dates:

Session One: July 9 - 13

Session Two: July 16 - 20

Session Three: July 23 - 27

Hours: 9:00am - 4:30pm

Location: Beacon School, 522 West 44th Street, New York, NY

ALL SPACES MUST BE COMPLETED:

***DATE OF BIRTH: _____

***AGE at Training Institute: _____

***SCHOOL: _____; GRADE: _____; Grade Point Average: _____

***POLO SHIRT SIZE: _____

***CITY, STATE, COUNTRY OF BIRTH: _____

***Does child have a bank account? _____

PARENTS/LEGAL GUARDIAN NAME: _____

Telephone: (H) _____ (Work) _____ (Cell) _____

Street Address: _____; Apt #: _____

City: _____, State: _____; Zip Code: _____

Parent Email Address (please print): _____

Emergency Telephone: _____

YOUR NON-REFUNDABLE, NON-TRANSFERABLE INVESTMENT. MONEY ORDER ONLY

INSTITUTE PAYMENT RECEIVED (Check One): Returning Student \$300.00 _____ New Student \$275.00 _____

NOTE: PLEASE SIGN AND RETURN THIS FORM ON THE DAY OF YOUR ORIENTATION AFTER READING THE TERMS AND CONDITIONS BELOW. PLEASE KEEP A COPY OF THE TERMS AND CONDITIONS FOR YOUR RECORDS.

Signature (Parent/Guardian) _____



TERMS AND CONDITIONS

PERMISSION: BINDING CONTRACT: I understand and agree that my signature below indicates permission for the participants to attend the WorldofMoney.org Youth Financial Education Institute (the "Institute") during the 2015 summer season and to participate in all activities. I understand that some activities may require that participants be transported to locations other than the primary Institute site. I also understand that by signing the Informed Consent Form and including the Training Investment, I am entering into a binding contract with Cash Camp, Inc. I agree and acknowledge that my signature on the Informed Consent Form represents that I have the authority to enter into this contract and assume responsibility hereunder. I am the parent/guardian of the child who is under 18 years of age that I am registering for the WorldofMoney.org.

NO REFUND POLICY: I understand and agree that my Training Investment is non-refundable, non-assignable and non-transferrable in any way. No financial allowance (refund, credit or other) is made for cancellation or missed days.

SAFETY: I understand that safety is a top priority and so once a student enters the Institute, he or she may not leave and later return for any reason. I agree to bring photo identification, for the student for which this form applies on the date of the orientation and during the Institute. Additionally, by signing the Informed Consent Form, I verify that my child is physically and mentally able to participate in all activities conducted by the Institute.

DAILY PROMPT START TIME AT INSITUTE: I understand and agree to have my child at the Institute by 9:00AM each morning and that for every minute late, I agree to the Attendance Policy below.

ATTENDANCE POLICY: I understand and agree that it is my responsibility to drop my child off before 9:00 a.m. each day and that prompt daily attendance is required. I agree to the policy that a \$.25 minute fee will be charged for each minute late and that all late fees must be paid no later than the following class day. Should late fee not be paid, child will not be admitted to class.

TRANSPORTATION: I understand and agree that the sole responsibility of transportation to and from the Institute rests with the parent and/or the associated program. My child will arrive at Beacon School at 9:00 a.m. on each day of the training institute. If my child is unable to attend each day of the training institute, the WorldofMoney.org, Inc. will be notified.

BEHAVIOR EXPECTATIONS/ CONDITIONS FOR PARTICIPATION: Cash Camp, Inc. (dba World of Money.org) strives to offer a group experience and opportunities to learn about business and the world of money within the boundaries of safety, common sense and the law. We reserve the right to terminate the participation of any student without formal hearing who we believe has violated the conditions for participation, or becomes a hindrance to the group or goals of the Training Institute.

STRICTLY ENFORCED DRESS CODE: The dress code is **business casual**. Each child must be groomed. Sneakers and jeans are not permitted. It is not necessary to be "Sunday Best". Khakis, pants, shirts with collars are suitable. Casual day will be announced during the training. Clothes should be neat. Body covered. Should a child arrive inappropriately dressed, that child will be dismissed immediately from class and parent notified.

The following items are prohibited in World of Money's professional environment:

CD Players	Alcohol
Radios	Chewing Gum
Jewelry	Weapons
Hats/Do Rags	Cell phones (in class)
Sunglasses (in class)	Ipod/MP3
Food	
Illegal Drugs	
Candy	
Profanity	
Rude Behavior	
Sleeping	

ABILITY TO ENGAGE IN TRAINING INSTITUTE AND ASSUMPTION OF THE RISK: I warrant that my child is able to follow directions for all classes offered at the training institute, and that my child possesses reading, writing and speech skills in order to understand basic information and instruction. My child may also participate in yoga and light stretching exercises.

WAIVER AND RELEASE LIABILITY: As parent or guardian of my child, I agree that I will not hold Cash Camp, Inc. (*dba* World of Money.org), its employees, officers, directors, agents and contractors liable for any personal injury, property damage, loss or insurance. I agree to release and hold harmless Cash Camp, Inc. (*dba* World of Money.org), its employees, officers, directors, agents and contractors from all liability incurred as a result of my child's participation in training institute and that these terms serve as a release for myself and members of my family.

PHOTOGRAPHS: Cash Camp, Inc. (*dba* World of Money.org) is granted permission to use any group or individual photographs or photo images taken during training institute for publicity or promotional purposes.

MEDICATION: If my child is bringing any prescription and non-prescription medications or drugs of any kind, including asthma medication, I will list them on the Health History Form. I understand that if I send my child with any prescription or non-prescription medications to the training institute, my child must bring them in the original packaging/bottle that identifies the prescribing physician (if a prescription drug), the name of the medication, the dosage and the frequency of administration. I also understand that both prescription and non-prescription medications must be provided in its original container or they will not be administered.

ASTHMA MEDICATION: If your child has asthma - even if s/he only rarely has attacks - please bring a full inhaler or other asthma medicine to the training institute.

I hereby authorize the WorldofMoney.org. or a Beacon School staff to administer first aid as well as to dispense medication brought to the training institute by my child.



Transportation Notice

I warrant the following Adult to act in my stead to pick up my child in case of an emergency or if I am not available.

Name of Alternate Adult Representative: _____

Telephone: _____

Address: _____

City: _____, State: _____; Zip Code: _____

Telephone: (H) _____ (Work) _____ (Cell) _____

Relationship: _____

Print Name (Parent/Guardian) _____

Signature (Parent/Guardian) _____

Health History Form



The following medication has been prescribed to my child under physician prescription in its original container listing the name of the medicine and frequency of application.

If not applicable, check here: _____

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Print Name (Parent/Guardian) _____

Signature (Parent/Guardian) _____

Emergency Telephone: _____

Today's Date: _____

EMERGENCY: In the event of my child's sudden illness, a legal representative, or I am obliged to pick the child up. In the event that I cannot pick up my child, I will complete a Transportation Notice that indicates the name of the person(s) I have authorized to pick my child up if that person is not a parent or guardian. (The Transportation Notice is included with this form). I understand that I will provide all telephone contact numbers that I can be reached between the hours of 9:00am – 5:00pm.



PARENT VOLUNTEER FORM

As Parent, your involvement to support and advance the mission of the WorldofMoney.org is crucial to the empowering of your children and your family. Please indicate in which areas you could contribute your resources and/or time:

Fundraising: _____

Parent Advisory Council: _____

Sponsorship: _____

Name: _____

Address: _____

City/State: _____

Telephone: _____

Email: _____

PLEASE PRINT

