



LEARN THE VALUE OF A DOLLAR

Your Child's Financial Education
with Banzai



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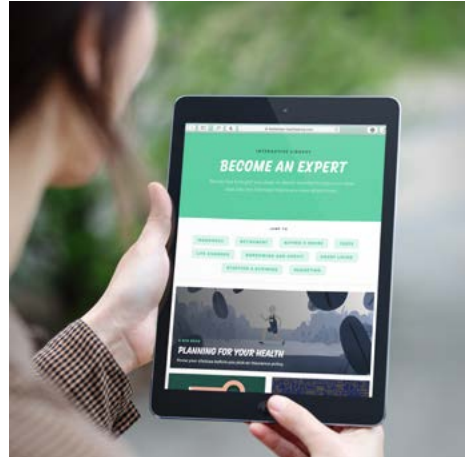
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WELCOME TO BANZAI

Pearl Hawaii Federal Credit Union is proud to bring Banzai, an award-winning financial literacy education platform, to your child's classroom. Banzai's interactive modules, workbooks, and educational content have helped millions of students prepare for real-world finance. These resources are available to your child for free.

Pearl Hawaii Federal Credit Union and Banzai are committed to creating healthy economic habits and fostering an attitude of financial wellness for your child's future. This booklet will walk you through all you need to know about what your child will learn with Banzai.

A foundation of financial literacy can make all the difference for your child's future.

KEY BANZAI TOPICS



Budgeting

Learning to effectively create and maintain a budget is essential for building life-long sustainable financial habits.



Borrowing

Understanding the obligations associated with and potential risks of borrowing money will help your child make educated decisions.



Saving

Saving doesn't happen by accident. Students learn to prioritize setting money aside now to reach what they want in the future.



Spending

How do you spend smart? This is the question your child will face as they make decisions in the Banzai modules.

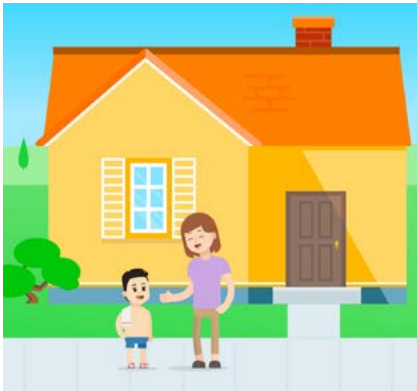


Setting Goals

Practice setting and working toward goals will help your child learn the skills they need in order to reach them.

BANZAI CURRICULUM

The Banzai Courses and workbooks provide experience-based learning where students navigate real-life financial dilemmas and make trade-offs from the safety of their home or classroom.



Junior Course & Workbook

Ages 8-12

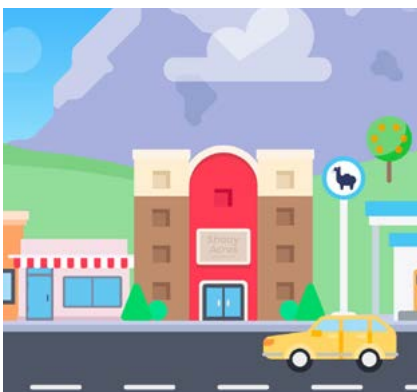
Students experiment with managing a budget, running a small business, and borrowing. They learn that saving isn't about amassing a pile of money—it's about reaching goals.



Teen Course & Workbook

Ages 13-18

Teen puts students in the shoes of a recent high school grad saving for college registration and facing unpredictable outcomes for each decision. They'll encounter car troubles, apartment hunting, and unexpected health expenses.



Plus Course & Workbook

Ages 16+

In Plus, students must command a budget, set goals, and protect their credit to win. As they navigate the big things, they'll also learn how small decisions build up to make a large impact on their financial health.



BANZAI IS FOR EVERYONE

Students with Disabilities

All content on teachbanzai.com is accessible to vision-impaired users through most screen readers. Banzai can also be used without a mouse. Students can scroll through options by using the Tab button, select an option by pressing Enter, and move backward in their selections by pressing Shift + Tab.

Students in Special Education

Many middle and high school special education students benefit from using Banzai Junior. The same core principals are taught in this course, but the storyline and budgeting requirements are simpler. Talk to your child's teacher if you believe switching courses may benefit your child.

Gifted and Talented Students

If your child needs an extra challenge, you may want to discuss having them complete a course designed for older students with your child's teacher. Plus is the most challenging simulation.

Banzai in Spanish

If your child would prefer to complete the Banzai simulation in Spanish, they can! The Spanish version includes the same decisions and test questions as the English version. Students can access the Spanish version by selecting the Spanish course when they sign up or by changing the language in their student dashboard (go to "My Profile" and select "Edit Profile").



BRING FINANCIAL EDUCATION HOME

You can be a part of teaching your child important financial skills. Don't worry, it doesn't have to be intimidating. Teaching your child is not about being an expert in every topic, it's about letting them in on the conversation.

1. Help your child set a savings goal and give them chances to earn money toward it.
2. Explain the bills you pay and how you do it.
3. Take them to your bank or credit union and help them open their first account.
4. Let your child handle the budget for a grocery trip.
5. Point it out whenever you interact with more complex financial topics. You could do this by:
 - Teaching them about insurance and co-payments when you go to the doctor
 - Explaining to them what it means when you buy things with a credit or debit card
 - Showing them the stocks you own and explaining how stocks work



Banzai is more than guided courses. Your child has access to a huge library of content. Articles, calculators, and Banzai's unique Coach sessions walk users through even the most complex of financial topics in a way that's easy to understand.

FAQ

How does my child start Banzai?

1. Go to teachbanzai.com and click “Sign Up”
2. Select “I am a student”
3. Enter the class code provided by their teacher
4. Create an account

Any time after that, just go to teachbanzai.com and log in.

What devices work with Banzai?

Banzai is available on any device that can connect to the internet. That means your child can use a phone, computer, tablet, or just about anything else!

What is Banzai’s Privacy Policy?

The driving principle behind the Banzai privacy policy is simple: data cannot be shared that was never gathered in the first place. The limited data Banzai collects is only used to deliver services and products or improve user experience. Students’ personal information is never shared with third parties. You can read the full Banzai privacy policy at help.teachbanzai.com/article/57-privacy-policy or send questions to privacy@teachbanzai.com.

How do you get past 13 A and B in “Life Scenarios?”

This scenario is broken up because one part of the receipt is a regular withdrawal and one is an expense (the convenience fee). The withdrawal will need to be accounted for before the convenience fee can be subtracted from the budget. So, your child needs to subtract \$40 from checking and add \$40 to cash. Then, they need to subtract the \$2.50 fee from checking.

How can I help if my child is stuck?

1. Click on the back arrow in the instruction bar. This will display past dialogue and instructions.
2. Do something—anything. Doing something prompts the simulation to provide a hint.
3. Encourage your child to ask themselves whether they are recording income or an expense.
4. Read receipts carefully. The amount your child needs to add or subtract might not be what they thought at first glance.
5. Have your child reach out to their teacher. They can help them know what to do next.

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Banzai!