

# Hello, Educators 🙌

We are excited to invite you to participate in the launch of the Learn & Earn™ app! Your feedback and support will help bring financial literacy education to your students and their families

## What is Learn & Earn™?

Learn & Earn™ is an app for students to learn about financial literacy, work readiness, wellness, and entrepreneurship through bite-sized courses. We partner with Junior Achievement (JA), a non-profit organization dedicated to giving students knowledge on the said topics. By completing courses, students earn money contributed by sponsors, such as brands and non-profit organizations, as well as by parents/guardians and family members. These funds are invested into the real stock market through ETFs and fractional shares for the student, by the student!

## How Do I Get Started?

- 1 **Obtain a class code** to distribute to your students. This is very important as it allows us to track your class's performance and, if there are specific local/regional sponsors, this will allow us to target your students with the opportunity.
- 2 **Students download the Learn & Earn™ app** by using the QR code or from the [Apple App Store](#) or [Google Play Store](#). During registration, they will be asked to enter the class code that was provided to you.
- 3 **Students are asked to invite their parent** or legal guardian to complete the investment account setup. Parents have the opportunity to set up monthly recurring contributions or do a one-time deposit into the student's account, which will be earned and invested as they complete courses.
- 4 **After the testing window**, the Learn & Earn™ team will follow up to discuss your class's experience and to give you an opportunity to provide additional feedback.

## Common Questions

### How do I use this app in the classroom?

The Learn & Earn™ app should be used as supplementary learning material alongside your standard curriculum. Students can learn from a variety of topics at their own pace.

### What will students learn in this app?

Learn & Earn™ introduces real-world concepts that are generally not part of the standard curriculum. There are courses on financial literacy, work readiness, entrepreneurship, coding & programming, personal development, entertainment, health & fitness, and other important skills!

### Are the courses challenging?

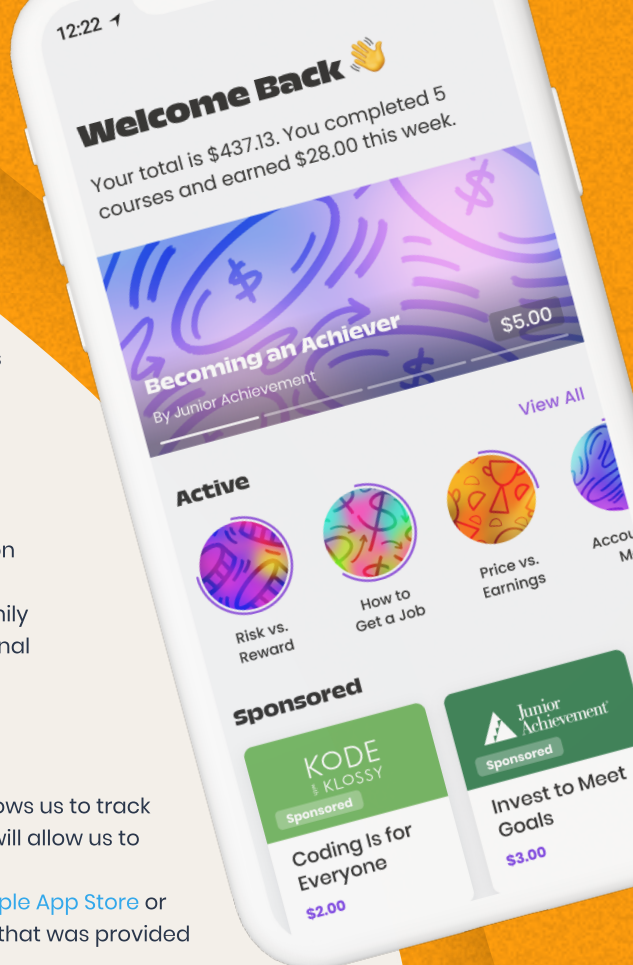
We refer to the courses as "bite-sized." They are short, but contain a lot of material that challenges the student's comprehension and encourages them to think critically.

### What happens if a parent or guardian is unable to contribute?

Students can still access all of the learning material regardless of parent/guardian participation. As students complete courses, their earnings begin to accumulate and will be invested once funding becomes available, either from a sponsor, parent/guardian, or family member.

### How much do the students make from each course?

Students can earn between \$1 to \$5, depending on the length of each course.



### Is investing in the stock market appropriate for students?

We think it's pretty important for students to learn about financial literacy early on! We do our best to mitigate as much risk for the students as possible through education of the stock market and through a diversification strategy in which 50% of the student's funds are always invested into diversified investments like ETFs. The student may customize the remaining 50% of the funds.

### What type of financial account is this?

Learn & Earn works with Ant Money Advisors, a SEC-registered investment adviser, to open an UGMA/UTMA account (also known as a custodial account), which is a brokerage account that is setup by an adult where the assets belong to and are held for the benefit of the minor. This type of account requires an adult over the age of 18 to serve as the custodian and provide us the student's information for regulatory purposes. The money in the account is invested in the stock market for the purpose of the student's future!

For FAQs and other questions, or to view our Terms and Privacy Policy, please visit the [Learn & Earn Help Center](#) in your app or email us at [support@learnandearn.com](mailto:support@learnandearn.com). For JA program-related questions, please reach out to your educator, teacher or local JA staff member.