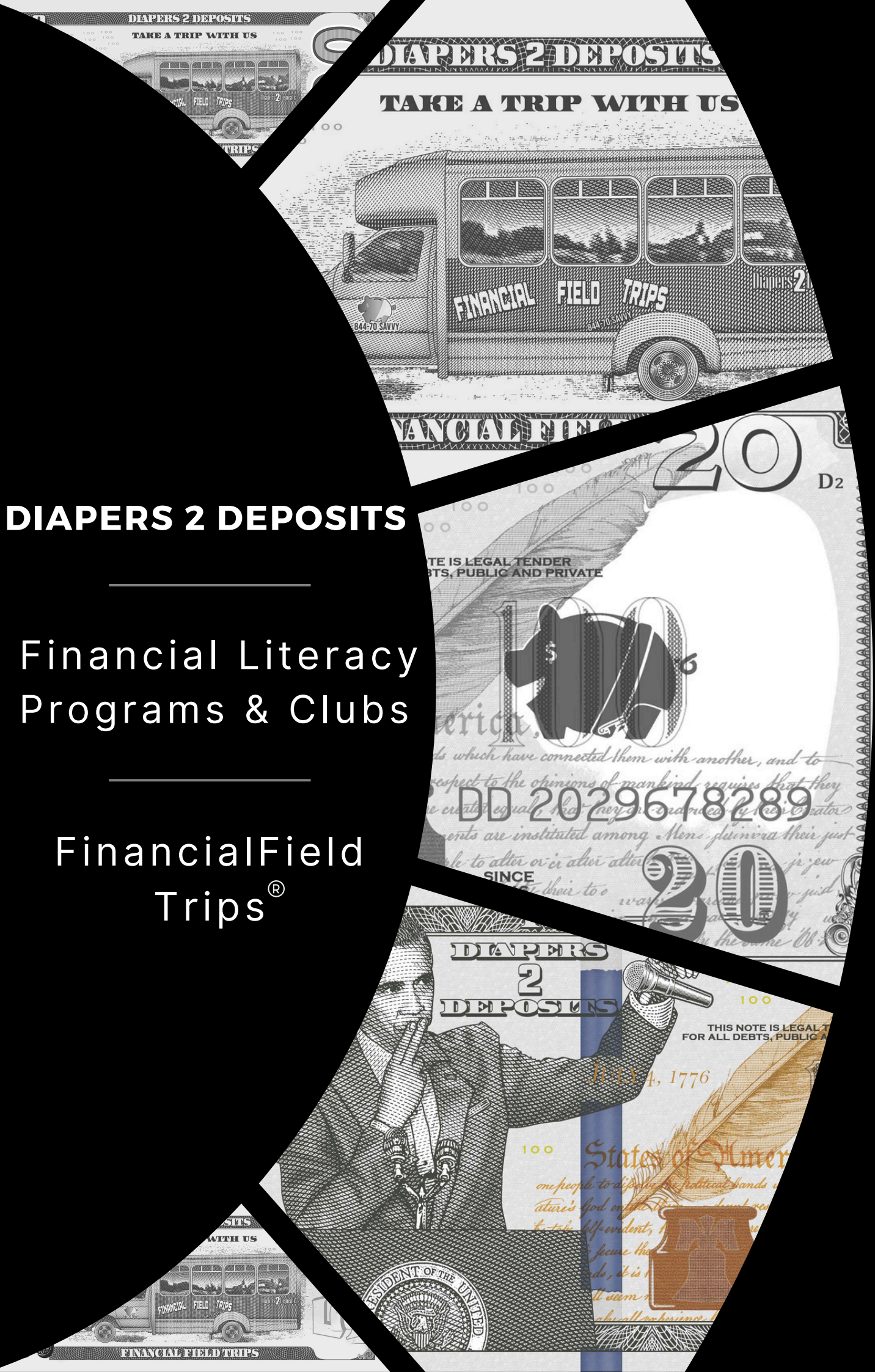


DIAPERS 2 DEPOSITS

Financial Literacy  
Programs & Clubs

FinancialField  
Trips®



# Financial Literacy



## for the Graduating Class

Give the gift of financial freedom



Schools can give graduating seniors the gift of financial freedom with a practical, future-focused workshop that helps them map out life after high school and build a realistic plan for adulthood. In this session, students will research and budget for their starting salaries, apartment hunt based on entry-level earnings, review strategies for repaying student loans, and learn responsible credit card use so they avoid common financial pitfalls. Each class ends with a curated watchlist of stocks to consider for long-term investing, helping students see that retirement and wealth-building start with smart decisions today.

Book Now!  
Sessions begin  
in March

Early bird code:  
THEPLAN



[www.diapers2deposits.com](http://www.diapers2deposits.com)



# Letter to Potential Partner



We believe economic power begins with accessible knowledge. We don't just teach financial literacy, we reimagine it as a dynamic act of empowerment, rooted in the understanding that money management, when taught with cultural intelligence and purpose, becomes a tool for liberation.

Our programs meet learners where they stand, then elevate them to where they aspire to be. Under the visionary leadership of our CEO, recipient of the Outstanding Education Program of the Year from the AFCPE, ChangeMaker Challenge Winner by the United Way of Central Maryland, and Rising Star Awardee by the Maryland Chamber of Commerce, our model fuses financial rigor with cultural relevance. This is financial education, bold in its approach and unapologetic in its delivery. By blending real-world application with creative engagement, credit simulations, investing simulations, and financialfield trips, we translate abstract concepts into lived empowerment.

If your organization seeks to drive meaningful impact, let's join forces. Together, we can co-create a next-generation financial literacy ecosystem: innovative, measurable, and deeply human.

We're building wealth from the ground up. Let's build it together.

*Diapers 2 Deposits*

O: (844) 70 - SAVVY  
C: (667) 440-3900



**Program Manager:** [mary-anne@diapers2deposits.com](mailto:mary-anne@diapers2deposits.com)  
**Program Director:** [wramirez@diapers2deposits.com](mailto:wramirez@diapers2deposits.com)

## LIST OF SERVICES

K-12 Curriculum

Life Skills

Workforce & Development

Affording College Program

Summer Youth Program

Homeschool Program

Family Engagement | Adults

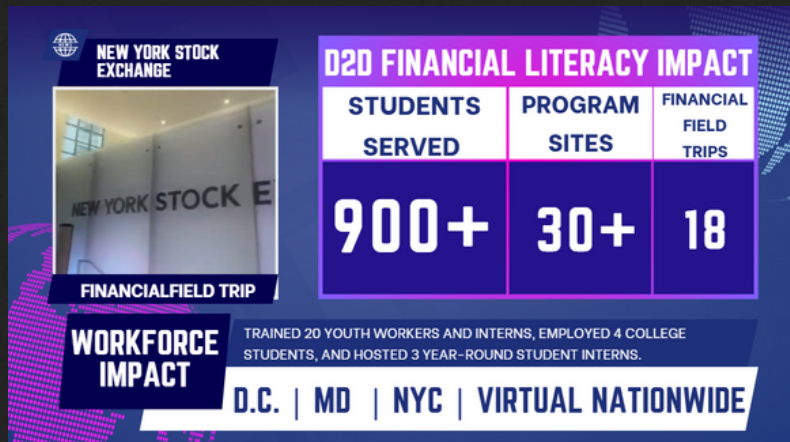
In-school & Out-of-School

Conferences | Pop-up Sessions

FinancialField Trips



# ★★★★★ *Why Diapers 2 Deposits*



“As a parent of an elementary school-age student, I am absolutely thrilled with the financial literacy program my son got to attend. The curriculum was well-structured, and the instructors made complex topics accessible and enjoyable for our children. My child not only gained valuable knowledge about how money is made, but also about saving, investing, and budgeting for his future.

– *Elementary Parent, Homeschool Family*

“This is our second year working with Diapers 2 Deposits. The youth are consistently engaged and eager to attend the workshops, which are both fun and highly effective.”

– *Founder, CEO, Agoge Project*

“This class helped me understand how to manage my money and create a clear vision for my financial future.”

– *Program Participant*

As seen on:



# FINANCIAL LITERACY K-12 CLUBS

This suite of Diapers 2 Deposits clubs offers a complete pipeline from basic money understanding to confident wealth-building, investing, and entrepreneurship. Together, the Money Club, Investor's Club, Entrepreneur's Club, and Millionaire's Club provide students with a coordinated, age-appropriate journey in which they practice fundamental financial skills, run stock market simulations, draft business models, and see how financial decisions shape their futures. Schools and partners can mix and match or stack these clubs to create a comprehensive, year-round financial empowerment ecosystem rather than one-off lessons.

## MONEY CLUB

## ENTREPRENEUR'S CLUB

## INVESTOR'S CLUB

## MILLIONAIRE'S CLUB

### Money Club

The Money Club is a high-energy, student-focused financial empowerment lab where students learn how money really works in their lives and communities through games, challenges, and real-world experiences. Members build concrete skills in budgeting, saving, credit, and entrepreneurship while exploring financial field trips and hands-on activities that turn abstract concepts into everyday confidence.

### Entrepreneur's Club

The Entrepreneur's Club is a youth-powered launchpad where students turn ideas into real businesses while learning how money, markets, and creativity intersect. Participants draft a Business Model Canvas, design a simple website, and create logos, turning abstract concepts such as value propositions and branding into concrete deliverables. By the end, students think and act like entrepreneurs.

*\*Laptops required for this club\**

### Investor's Club

The Investor's Club is an advanced, youth-focused experience that moves students from learning about money to practicing investing it. Each student receives a \$25,000 virtual portfolio on a real-time stock market simulator, allowing them to research, select, and manage investments in a live market environment without financial risk. Through guided instruction, reflection, and strategy, participants learn to think like owners and long-term investors, building the confidence and discipline needed to grow wealth over a lifetime.

### Millionaire's Club

The Millionaire's Club is a 16-session, low-intensity program that combines the Money, Investor's, and Entrepreneur's Clubs into a powerful, long-term wealth-building experience for youth. Across the series, students practice smart money management, build and test investment strategies, and apply fundamental business concepts, progressing from basic financial skills to ownership and enterprise. Because transformation takes time, the Millionaires Club is only offered as a complete program and cannot be delivered as a pop-up or one-off session.



# F.A.S.T. FRAMEWORK

Diapers 2 Deposits (D2D) is an award-winning financial literacy organization recognized by the Maryland Chamber of Commerce. Our curriculum is developed by Accredited Financial Counselors (AFC®), ensuring the highest standards of financial education for youth.

F

## FINANCIAL LITERACY | FINANCIAL FIELD TRIPS

Core curriculum paired with experiential learning at banks, credit unions, and financial institutions.

A

## APPLICATION

Real-world practice through simulations, case studies, hands-on financial decision-making, and a stock market simulator.

S

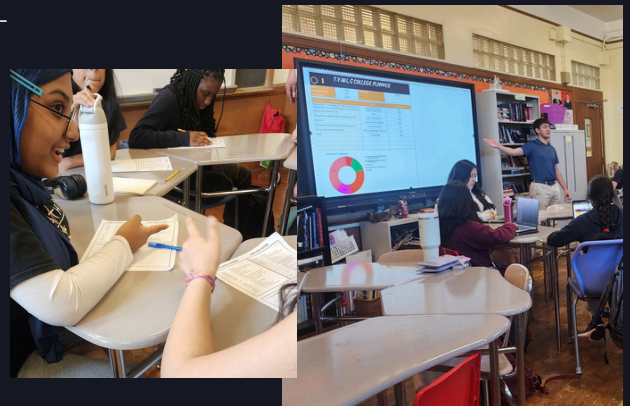
## STANDARDS

Rigorous alignment with state and national financial literacy standards and SEL competencies

T

## THEORIES

Evidence-based integration of CASEL social-emotional learning and Weikart Youth Program Quality frameworks



### State Standards Alignment

The D2D F.A.S.T. Framework aligns with key educational standards across multiple domains:

| Standard Domain              | How F.A.S.T. Aligns   |
|------------------------------|---|
| State Standards              | Offers cross-content integration connecting financial literacy with math, social studies, language arts, and career readiness objectives    |
| Financial Literacy Standards | Comprehensive coverage of credit, debt, assets, income, and insurance through the Five Main Financial Problem Areas framework               |
| CASEL SEL Competencies       | Every financial lesson integrates self-awareness, self-management, social awareness, relationship skills, and responsible decision-making   |
| College & Career Readiness   | Prepares students with practical financial skills essential for post-secondary success, including student loan literacy and credit building |
| Youth Program Quality        | Follows Weikart Program Quality Pyramid to ensure safe, supportive, interactive, and engaging learning environments                         |

# FINANCIAL LITERACY VORTEX MODEL

---

Negative  
Vortex

Positive  
Vortex

## The Challenge: Breaking the Negative Cycle

Traditional financial education fails to address the interconnected nature of financial problems. Students learn isolated concepts—budgeting, saving, credit—without understanding how one financial misstep creates a cascading negative spiral affecting assets, income, credit, debt, and insurance simultaneously.



## The Financial Literacy Vortex: A Revolutionary Approach

The Financial Literacy Vortex is D2D's learning model that reveals how financial decisions create either downward spirals of debt and instability or upward momentum toward wealth and freedom. Students learn to identify which financial vortex they're in, and, more importantly, how to escape the negative and enter the positive.

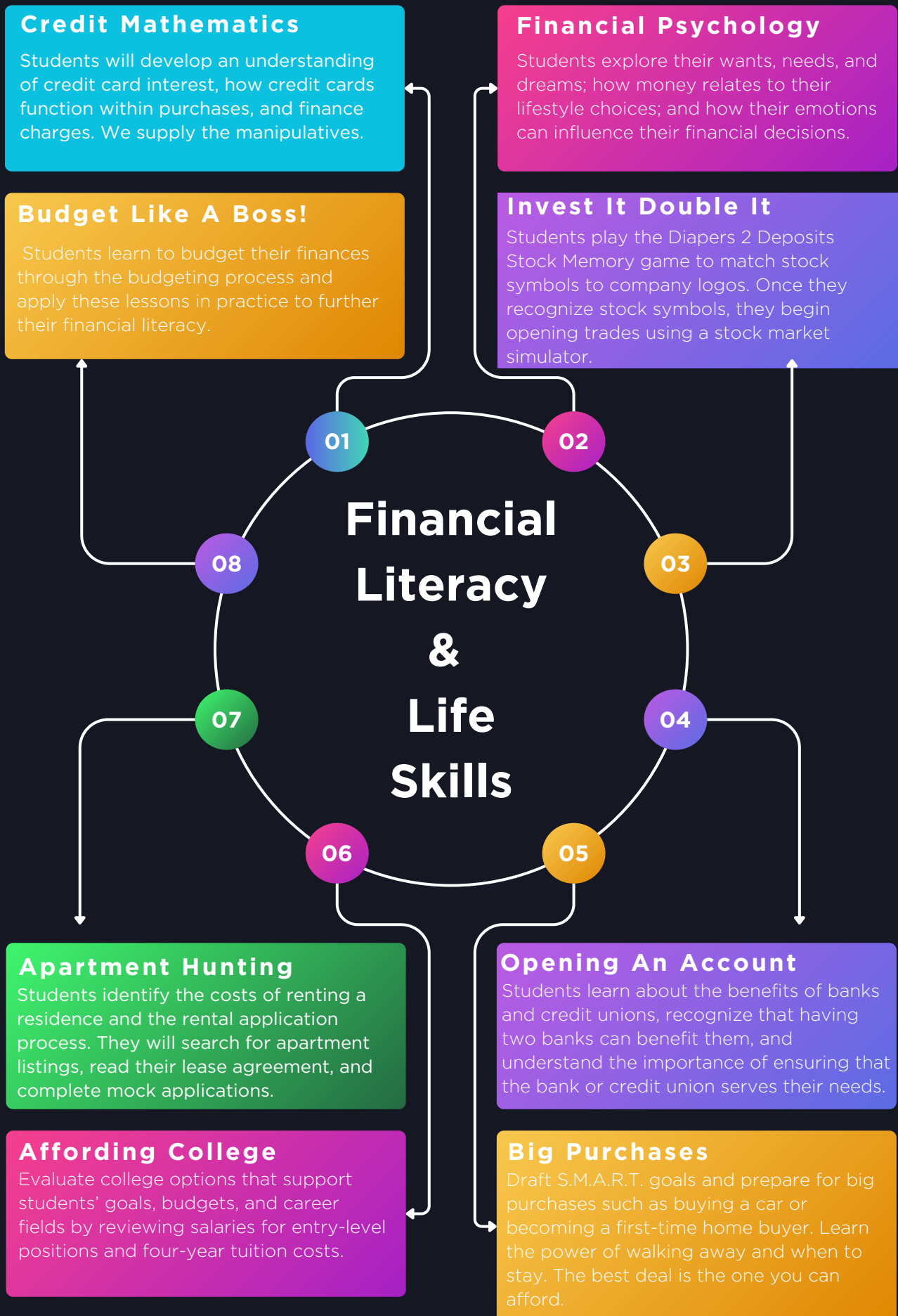
## Two Paths: The Negative vs. Positive Vortex

Understanding both cycles empowers students to make informed decisions that build wealth rather than debt.

## The Impact: Generational Change

When students understand the Financial Literacy Vortex, they don't just learn financial concepts; they gain the power to break generational poverty cycles. They recognize warning signs early, make intentional choices to stay in the positive vortex, and build wealth that transforms their families and communities.

# Our Financial Literacy Curriculum





# Diapers 2 Deposits

## Sample Lesson

# INVEST IT DOUBLE IT

## FINANCIAL LITERACY STANDARD

- **4.3:** Explain how compound interest, investing, and retirement savings plans help people accumulate wealth and achieve financial security.
- **4.4:** Use mathematical formulas to compute and assess the benefits of compound interest and the Rule of 72.

## OBJECTIVE



To learn the power of compounding interest, the Rule of 72 formula, and why people invest. Students will define and understand compound interest using the provided mathematical formulas.

This lesson supports **STEM** mathematics by applying exponential functions, proportional reasoning, and financial modeling to real-world scenarios, equipping students with the mathematical tools to understand and make informed financial decisions. Financial literacy concepts such as investing and interest growth are real-world applications of mathematics, helping students see the relevance of mathematics beyond the classroom.

## STUDENTS WILL BE ABLE TO:



- Identify stock symbols
- Match company logos with corresponding symbols
- Determine when their investment will double

## LESSON QUESTIONS



1. Why should I invest?
2. What is compounding interest?
3. What impact does interest have on my investments?
4. When will my investment double?

## VOCABULARY

Compound interest  
Investing  
Rule of 72  
Symbol

Trade  
Market  
Stock

## FAMILY FEUD GAME



## ANSWER KEY

1. C
2. D
3. B
4. A
5. B

## Stock Symbol Activity

Have students use Yahoo Finance to search for ticker symbols for listed companies. Students may also use Google to research the price per share and to obtain future price predictions. Do the first company together!

Yahoo Finance: <https://finance.yahoo.com/>

**Practical Application**

Investigate the stock market and find out the stock price of a company.

What do you think the stock price will be in the future?

**STOCK SYMBOL ACTIVITY**

Write the stock symbol, stock price, and 5-year price prediction for the companies listed below.

| Company | Symbol | Stock Price | Price Prediction |
|---------|--------|-------------|------------------|
| AMAZON  |        |             |                  |
| GOOGLE  |        |             |                  |
| APPLE   |        |             |                  |
|         |        |             |                  |
|         |        |             |                  |

## Lecture

Using the Rule of 72, we can estimate how long it will take for an initial investment of \$10,000 to double at a 10% annual interest rate.

Use the formula:

$$\text{Years to Double} = \frac{72}{\text{Interest Rate}}$$

*This formula lets us know that in a little over 7 years, \$10,000 investment will double to \$20,000.*

In this case:

$$\text{Years to Double} = \frac{72}{10} = 7.2$$

## Rule of 72 Drill

If using a calculator, students have 30 seconds to complete the Rule of 72 Drill. If students are not using a calculator, they have 3 minutes to complete as many equations as possible. Before students begin, explain that the answer must be substituted into the next equation. For example:

$$10,000 \times 1.10 = 11,000$$

$$11,000 \times 1.10 = 12,100$$

$$12,100 \times 1.10 = 13,310$$

$$13,310 \times 1.10 = 14,641$$

$$14,641 \times 1.10 = 16,105.10$$

$$16,105.10 \times 1.10 = 17,715.61$$

$$17,715.61 \times 1.10 = 19,487.17$$

**Rule of 72 Drill**

10,000 X 1.10 = \_\_\_\_\_

\_\_\_\_\_ X 1.10 = \_\_\_\_\_

\_\_\_\_\_ X 1.10 = \_\_\_\_\_

\_\_\_\_\_ X 1.10 = \_\_\_\_\_

\_\_\_\_\_ X 1.10 = \_\_\_\_\_

\_\_\_\_\_ X 1.10 = \_\_\_\_\_

\_\_\_\_\_ X 1.10 = \_\_\_\_\_

Use the formula:  $\text{Years to Double} = \frac{72}{\text{Interest Rate}}$

In this case:  $\text{Years to Double} = \frac{72}{10} = 7.2$

## S&P Family Feud Answers

Financial Feud: Have students brainstorm answers to financial literacy-related questions. Their responses will be used to create the game for the next session.

Q1: Name the top 6 companies listed on the S&P 500

Q2: What do you need to know to start a trade?





# Nationwide & Virtual

**Our Mission:** To bridge the gap between financial complexity and community empowerment, ensuring that geography is never a barrier to financial freedom.



*"Learning from a community-based organization like Diapers 2 Deposits gives students relatable instructors, real-world examples, and culturally relevant guidance that helps turn financial goals into achievable outcomes."*

— Program, Manager,  
Y of Central Maryland

At the heart of the D2D Program is a commitment to ensuring that high-quality financial literacy is not a "one-size-fits-all" product, but a living service that evolves with the people it serves. While every community is different, our core curriculum remains anchored in evidence-based financial principles.

Our multi-site model thrives on data. By capturing real-time feedback from each location, we identify successful innovations at one site and scale them across the entire network, ensuring our program remains at the cutting edge of community needs.

**Beyond Borders: Our Digital Ecosystem** ensures that the D2D Program is always within reach. By leveraging technology, we've created a seamless bridge between classroom learning and experiential learning, allowing us to bring top-tier financial experts from across the country directly to our community members' screens.

# DIAPERS 2 DEPOSITS, INC

[www.diapers2deposits.com](http://www.diapers2deposits.com)

Email: [savvy@diapers2deposits.com](mailto:savvy@diapers2deposits.com)

(844) 70 - SAVVY

## Partner with us!



## We saved you a spot.

