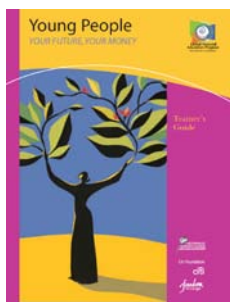


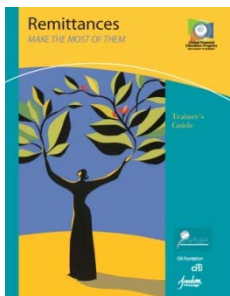
## The Global Financial Education Program Launches New Curricula

Microfinance Opportunities, through its Global Financial Education Program, has launched three learning modules designed to help people at or below the poverty level build their own financial skills so that they can plan for the future, reduce their vulnerability and make more informed decisions about accessing financial services.

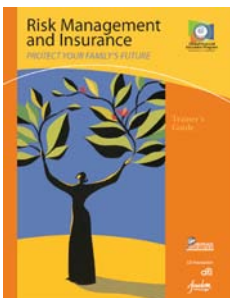
The three new curricula address the themes of remittances, young people, and micro-insurance. Microfinance Opportunities was established in 2002 as a resource center and leader in financial education services that promotes client-led microfinance to help improve lives by increasing access to well-designed and well-delivered financial services.



*Young People: Your Future, Your Money*, one of the new curricula, is designed for young men and women ages 16-22. The module's four chapters – earning money, managing money, financial services and financial negotiations – prepare young people for the social and economic roles they will play as adults. Activities and learning sessions are tailored to their needs and varied learning styles. The goal is to arm young people with new knowledge and skills so that they will be better equipped not only to manage day-to-day expenses and risks, but also to plan how they will enter the work force, anticipate their needs over many years, and take advantage of economic opportunities that may become available.



*Remittances: Make the Most of Them* is a curriculum to help people manage the remittances that are sent to them by family members working elsewhere. It empowers families with the knowledge and skills to become more proactive about the ways the remittances are sent and utilized. Remittance receivers learn how to set financial goals, budget, save a portion of their remittance, compare remittance service providers and plan for when the remittances will cease. In line with the objective of financial inclusion, they also will learn how to leverage their remittances to access appropriate financial products for reaching their goals.



*Risk Management and Insurance: Protect Your Family's Future*, the third curriculum, introduces the concept of insurance and pooled risk and reviews strategies used to manage risk for low-income households. Clients and potential clients learn to distinguish between proactive and reactive risk management strategies and understand the long-term effects of actions such as the advantages and disadvantages of savings and/or loans and the consequences of selling assets. The curriculum builds the knowledge, skills and attitudes necessary for people to make informed choices among an increasing number of microinsurance products.

For more information or to order components of the GFEP curriculum please contact Microfinance Opportunities at 202-721-0050 or [financial@mfopps.org](mailto:financial@mfopps.org).