

Mesila is dedicated to educating our youth to be financially responsible. Each program combines Torah perspectives and *hashkafah* with financial concepts and empowers students with the knowledge they need to be financially responsible.

By adding the Mesila program to your school's curriculum, you will be providing your students with a solid foundation for their financial future and giving them the tools they need to build a financially stable life.

All programs include a teacher's guide and PowerPoint presentation, and a curriculum that is geared to the specific age group:

### ➤ Junior High

Topics include shopping responsibly, the value of money from a *hashkafic* perspective, how advertisers manipulate your mind, boundaries and integrity in *halachah*, social responsibility regarding peer pressure, and differentiating between needs and wants.

### ➤ High School

Topics include education and employment with thoughts from the *Chovos Halvavos*, women in the workplace (as *akeres habayis*), insurance, investments, savings, interest, building a budget, credit cards, shopping, and differentiating between needs and wants.

### ➤ Advanced High School

High school curriculum, with minor changes to qualify for college credits.

### ➤ Mesivta

High school curriculum, with additional *mekoros* and texts.

The Mesila curriculum is unlike any typical economics course. It has been designed to be relevant to the daily life of a Torah Jew. The curriculum incorporates economics with Torah *hashkafah* in a clear, easy-to-learn format. It addresses financial attitudes that may conflict with a Torah perspective and goes beyond theory to provide practical financial concepts that students can apply to their personal lives.



*"I learned to avoid snap decisions. In a store, you see something shiny and cool and you really want it. We learned how to realize that you don't really need it because at the end you really lose out. I try to avoid snap decisions and try to save my money..."*

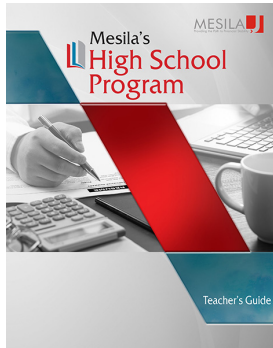
Isaac Alalo, 6<sup>th</sup> Grade, Yeshiva Shaare Torah, Brooklyn, NY, Mesila Interschool Competition Winner

*"Money is a tool that can harm or help... A simple way to save money is to write a shopping list before going shopping. Once in the store, only buy what's on your list."*

Ahuva Rosenstock, 8<sup>th</sup> Grade, Yeshiva of Spring Valley, Monsey, NY, Mesila Interschool Competition Winner

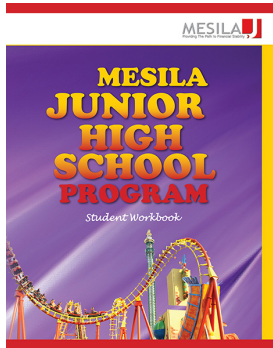
## Mesila Program Books

### 11<sup>TH</sup> – 12<sup>TH</sup> GRADE



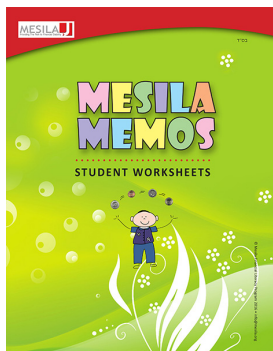
- High School Program
- Advanced High School Program
- Advanced High School Program Sephardic Edition
- Mesivta Program

### 6<sup>TH</sup> – 7<sup>TH</sup> GRADE



- Junior High School Program
- Junior High School Program – Sephardic Edition
- Junior High School Program – Yeshiva Edition
- Junior High School Program – B&W Yeshiva Edition

### 3<sup>RD</sup> – 4<sup>TH</sup> GRADE



- Mesila Memos Elementary Program



*“Whether there is a lot of money or very little, it can all seem to disappear if one doesn’t keep track of it... I learned from my sister that with a little planning, foresight and discipline, I, too, can make my dreams come true!”*

Tsipora Deutsch, 12<sup>th</sup> grade, Temima High School, Atlanta, GA, Mesila Interschool Competition Winner

*“The act of swiping a card is not nearly as painful as paying with actual money, and the psychological deterrent to parting with your money is therefore lessened considerably... I learned from my parents how to be careful with credit cards. All purchases are made with cash. This proves to be extremely helpful... and there are no impulsive purchases...”*

Dassi Bergofen, 12<sup>th</sup> Grade, Bais Malka High School, Monsey, NY, Mesila Interschool Competition Winner