



To best illustrate some actual Pre and Post Student Assessment Results regarding TimeMAPS™ usage in a high school learning environment, below is one of our larger school systems having recently used/integrated TimeMAPS™ into their existing curriculum to teach Personal Finance / Financial Literacy subject matter. 500+ students and 10+ teachers over the course of one (1) year utilized the TimeMAPS™ program and its curriculum. A Pre-Assessment was given to the students at the start of the school year and then a Post-Assessment was given at the end of the school year. The Median Pre-Score was 47.5% and the Median Post-Score was 67.5% (20.0% Increase).

The following figures provide two graphical presentations for the data set and support a very positive learning experience in the use of TimeMAPS for financial literacy education.

Figure 1 shows the Post-Assessment Scores as a function of the Pre-Assessment Scores.

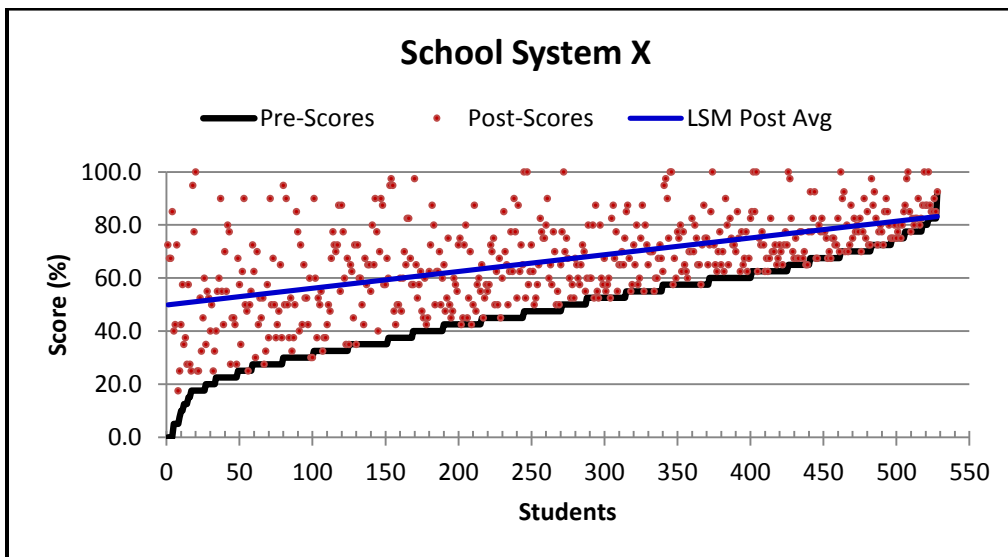


Figure 1

Figure 2 shows the score distribution for both the Pre and Post-Assessments. There is a definite positive shift in the Post-Assessment scores indicating the majority of students significantly increased their knowledge of Personal Finance / Financial Literacy over the course of the year.

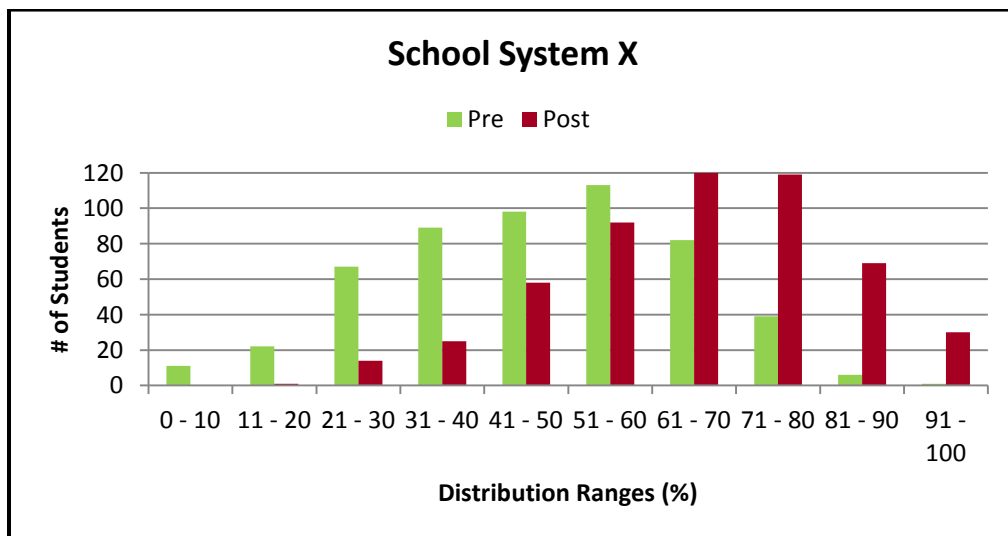


Figure 2