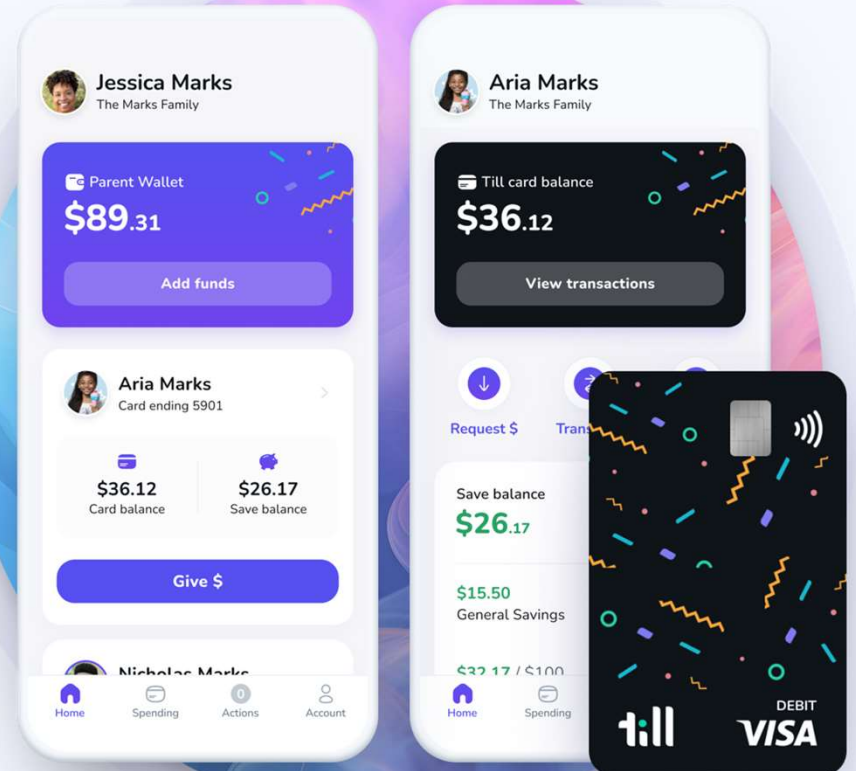




Your Child's Cashless School Trip Companion!





Till is a free debit card and app for kids and teens designed to teach financial literacy through real-world practice, helping students learn to earn, save, and spend responsibly. On EF tours, we'll use Till cards to distribute funds for group expenses, such as meals and per diems.

Students that sign up for Till gain hands-on experience managing money that extends far beyond their tours.

Why use Till on tour?

1. **Convenience:** Till is used to pay for all included trip expenses
2. **Safety & reliability:** No need for your child to carry cash
3. **Peace of mind:** Send money instantly if your child needs it
4. **Learning:** Kids gain independence by practicing real money skills



How are other EF families using Till?

Till is used by thousands of student travelers each year to manage money safely and seamlessly on tour!



Preparing for the trip

Students can set a savings goal or create a trip fundraiser in the Till app to make trip payments or pay on-tour expenses—all with parental oversight. **It's a great way for students to learn by doing!**



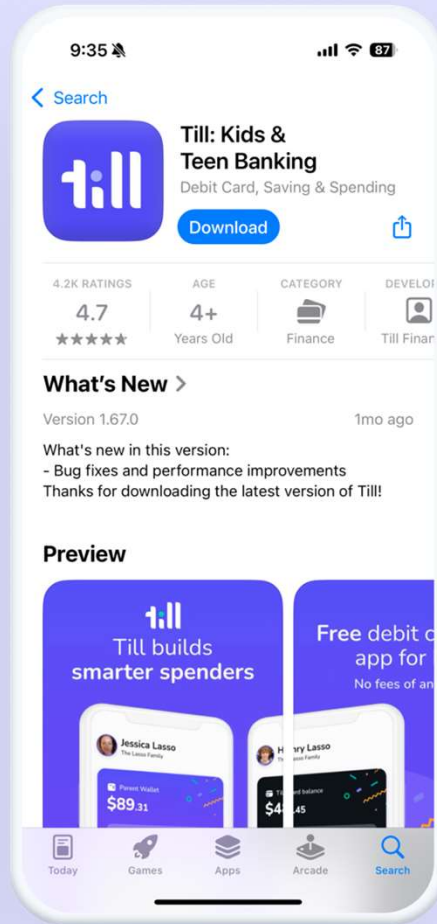
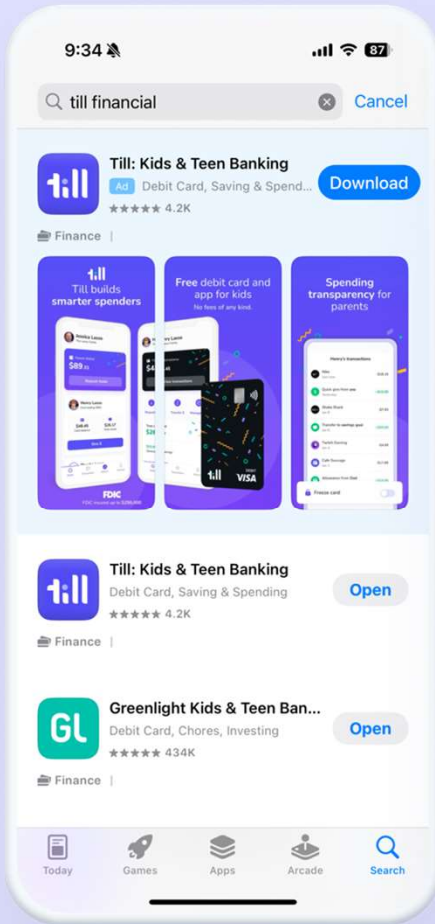
Using Till on tour

Tour Directors will use Till to distribute funds for trip expenses (like meals). Students can use their Till cards just like a regular debit card, while parents can monitor spending in real-time.



After the trip

The Till card is yours to keep! Many families continue to use Till just like any other debit card with added family features, such as managing allowances and assigning tasks.



Download the Till app

Download the Till app

- Use our tour group's unique download link/ QR code: tillfinancial.com/ef

Set up your Till account

- Enter your information (this only takes about 5 minutes!)

Activate your child's Till card

- A free debit card will be sent automatically to your home



What to do next

Save for the trip

- Help your child set a trip savings goal in the app
- Watch their savings grow together!

Raise money from friends and family

- Use Till's "Give Link" to ask family and friends to chip in
- Share the link on social media, email, or text

Practice smart spending ahead of time

- Practice using Till with your child for small purchases
- Review spending together in the app



Till Sign-Up Guide


Step-by-step instructions for how to sign-up for Till, save, and fundraise

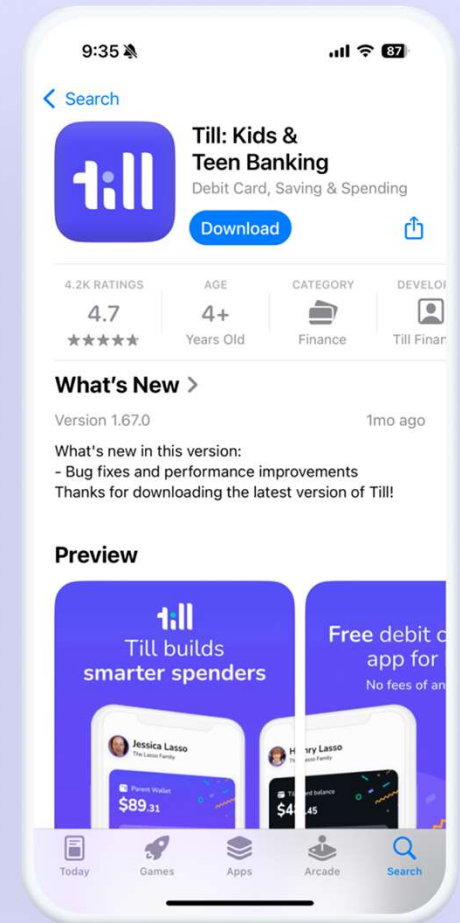
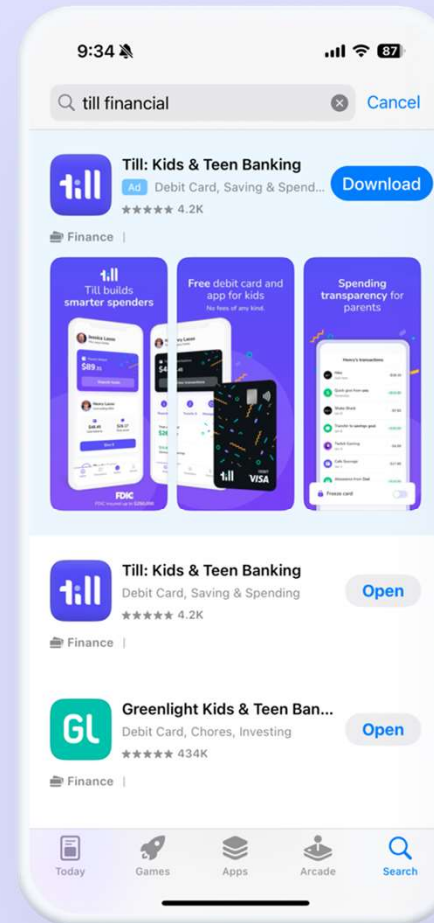
Step 1

Download the Till app

To ensure your child is properly connected to our EF tour group, please follow these exact steps:

1. Visit our group's unique sign up page: tillfinancial.com/ef
2. Select "Get Till now" or scan the QR code to download

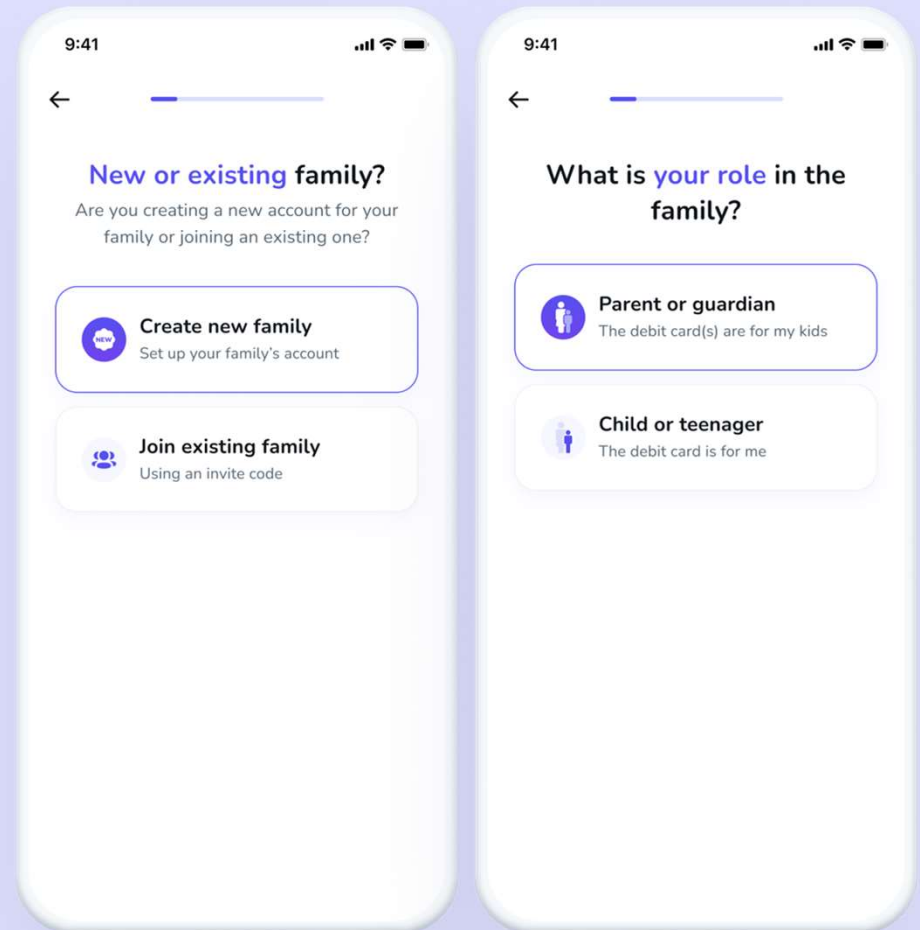
 **Ko'oi A'ko'oi z'ec A'on A'ko'oi z'ec A'** — it connects your child to our tour and allows Till to auto-ship your card. Downloading Till directly from app stores will delay the process.



Step 2

Create your account

1. Open the Till app
2. Tap "Create new family"
3. Enter your information as the parent/guardian



Step 3

Verify your identity

Your security is our top priority:

- ✓ Till uses bank-level encryption to protect your information
- ✓ Till does NOT run credit checks
- ✓ Till never shares your personal information

The image displays two smartphone screens side-by-side, illustrating the identity verification steps. Both screens show the time as 9:41 and have signal and battery icons in the top right corner.

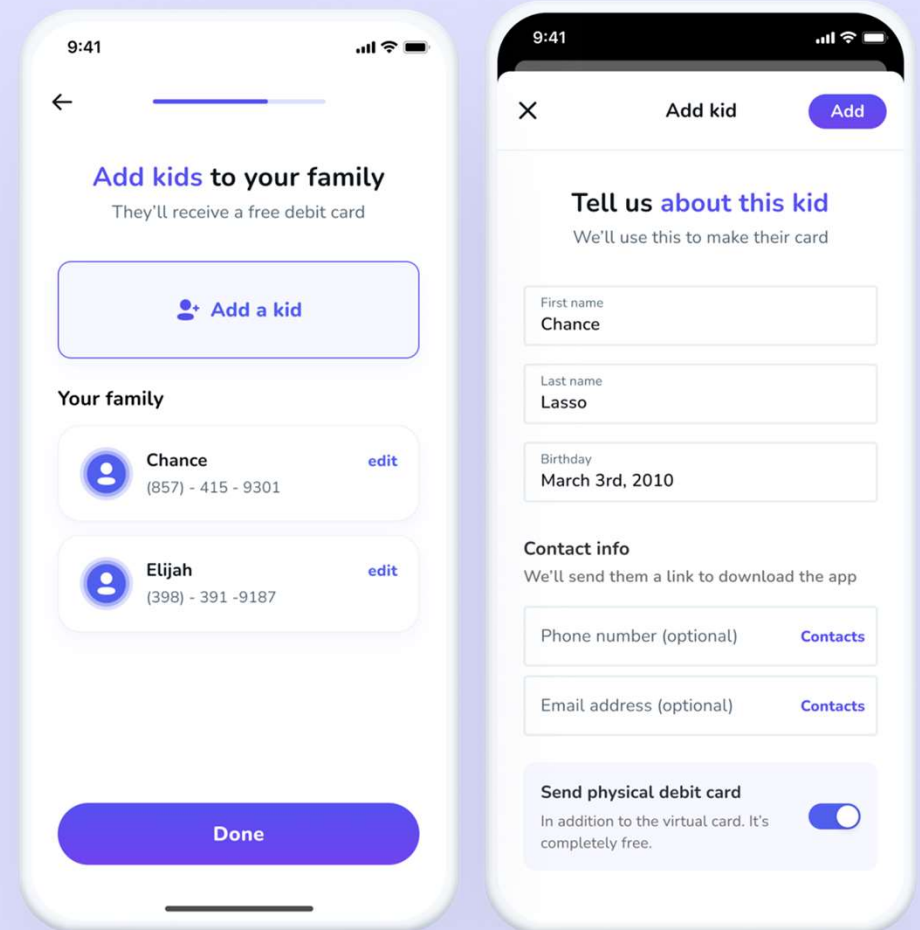
The left screen is titled "What's your legal name?" and includes the subtitle "The one that matches government IDs". It features two input fields: "First name" with the text "Michelle" and "Last name" with the text "Smith". Below these fields is a checkbox labeled "I go by a different name" which is currently unchecked. A blue "Next" button is positioned at the bottom of the form. A standard QWERTY keyboard is visible at the bottom of the screen.

The right screen is titled "What's your phone number?" and includes the subtitle "We'll send you a verification code". It features a single input field for the "Phone number" containing the text "(857) 415 - 3910". Below the input field is a blue "Next" button. At the bottom of the screen, there is a disclaimer: "By clicking next you agree to the [terms of service](#) and [privacy policy](#)." A numeric keypad is visible at the bottom of the screen.

Step 4

Add a kid

1. In the app, tap "Add a kid"
2. Enter your child's name and birthday
3. A free debit card will be sent automatically to your home



Step 5 (Optional)

Fund your parent wallet

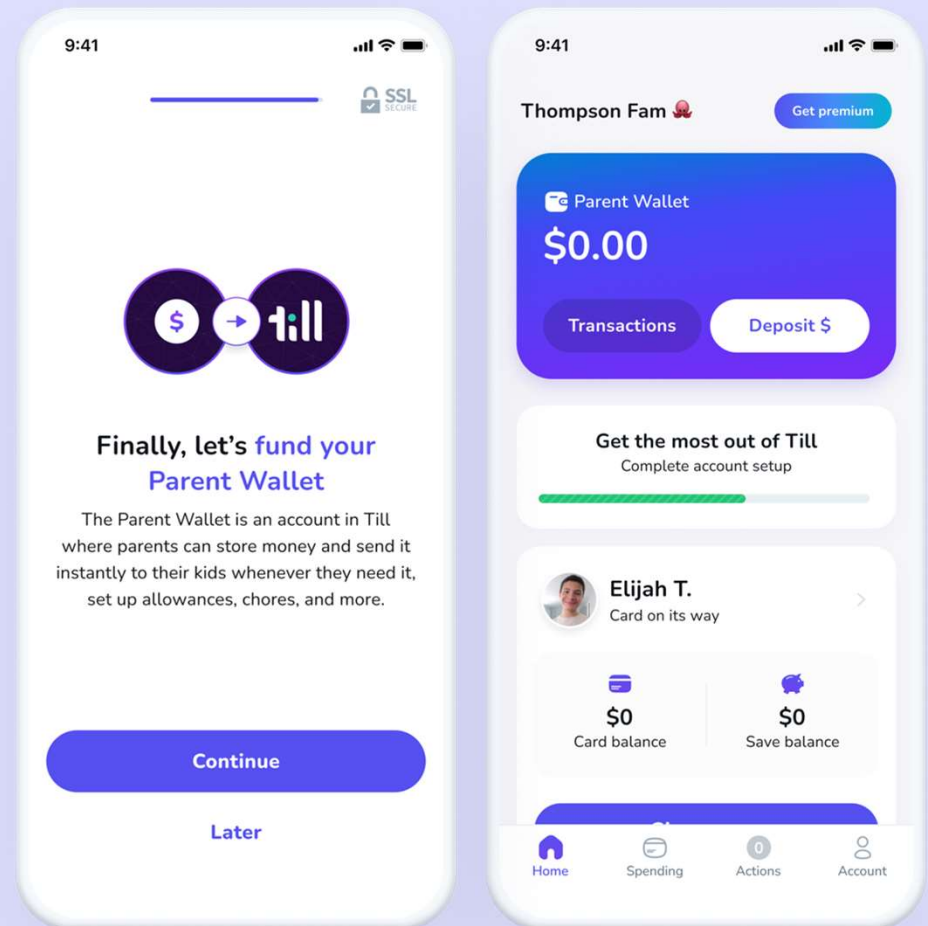
Parents who wish to send money to their child via Till should fund their parent wallet in advance of the trip as free **deposits may take 3-5 up to business days.** To do so, simply:

1. Link a debit card or bank account to Till
2. Choose an amount to deposit into your Till wallet
3. Transfer \$ to your child's Till debit card at your discretion

Click **“Later”** if you do not wish to fund your Parent Wallet.

Linking your bank is safe:

- ✓ Till uses the same secure connection as major banks
- ✓ Till cannot access your full bank account
- ✓ You can unlink your account at any time



Step 6 (Optional)

Enter your EF referral code

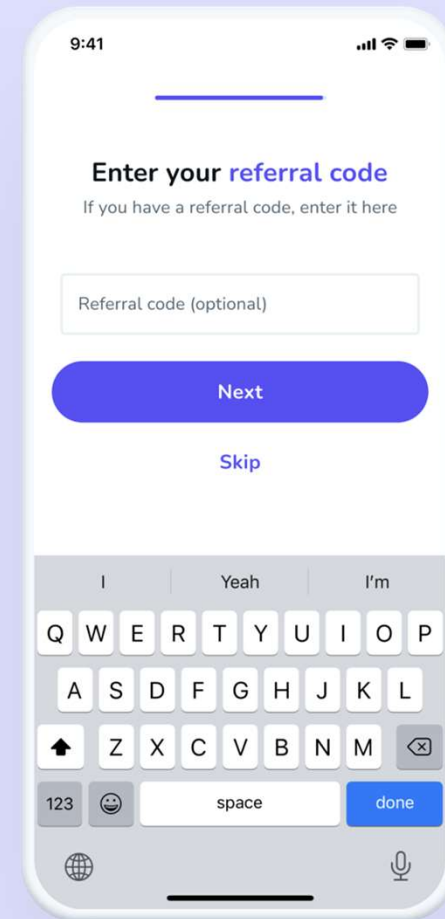
Exclusive EF Welcome Bonus

As a new Till family traveling with EF Explore America, you have an exclusive offer waiting: Get a \$25 welcome bonus when you sign up for Till's Premium annual plan!*

Here's how to get your \$25:

- Enter the code 'EF' during sign up
- Upgrade to a Till Premium annual plan
- Your \$25 will be added to your account within 30 days*

Full offer details at tillfinancial.com/ef



*Money will be transferred within thirty (30) days of account eligibility, during which time the account must remain open. An account becomes eligible when a Till Premium subscription has been successfully purchased within the ninety (90) days following account creation.

Step 7 (Optional)

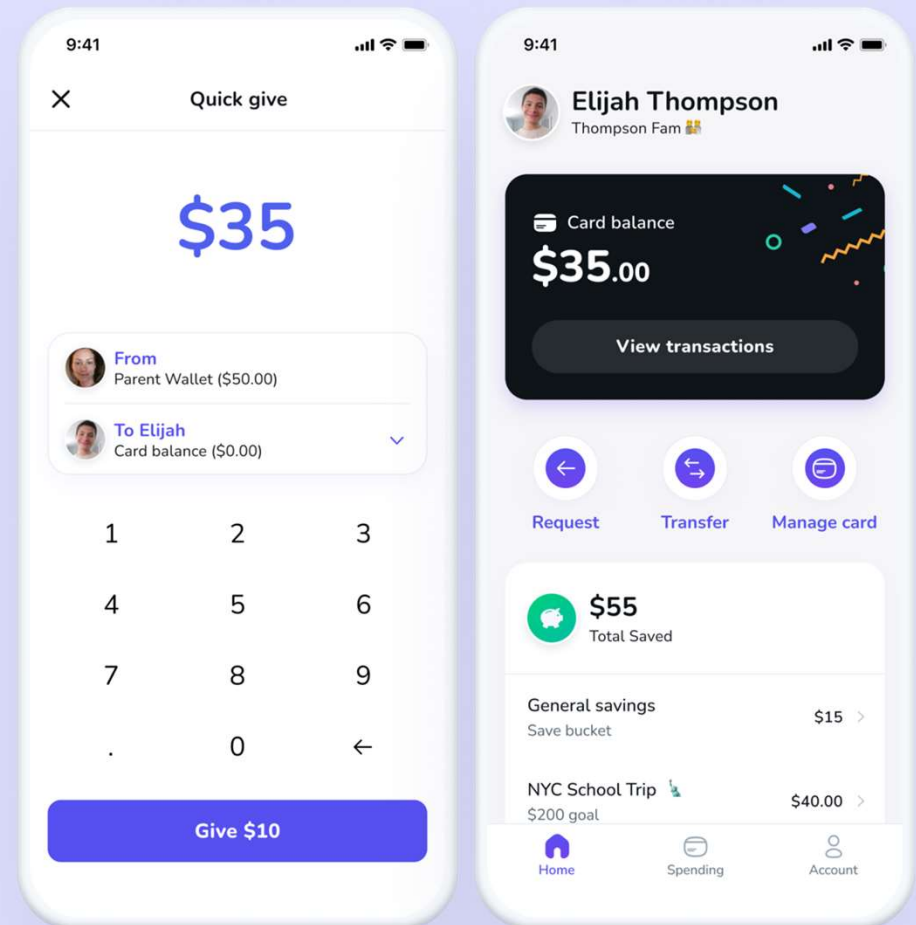
Send \$ instantly

After funding your parent wallet, you can send money to your child's Till card instantly and at any moment, for free.

1. Tap "Give \$" on your app home screen
2. Enter the amount you want to send to your child
3. Review and confirm the transfer

Tour Director's role:

Tour Directors will use Till to send money to your child's Till card for specific trip expenses, like meals. **Parents have complete, real-time visibility into these transactions.**



Discover Till's free family features available in the app!

Explore Till's free family features available in the app!

Send kids money instantly

Parents and tour operators can send \$ to kids instantly

Automated allowance

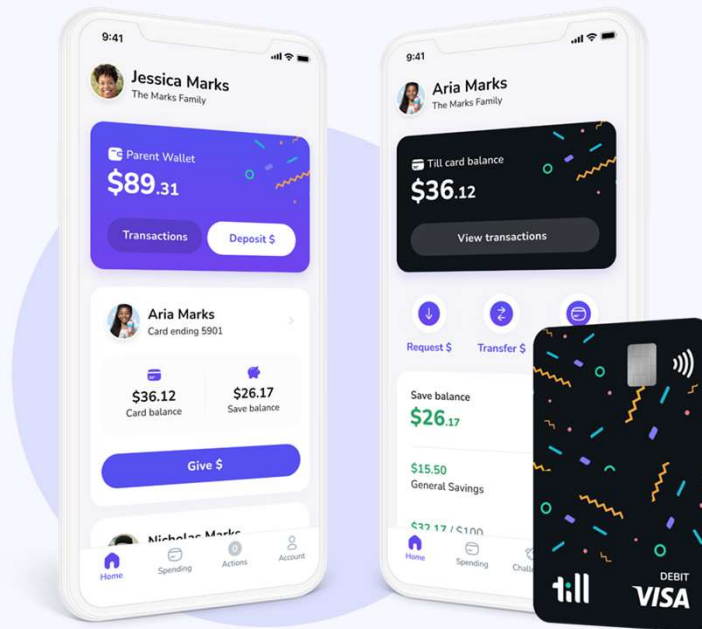
Weekly or monthly automated allowances

Physical card and mobile wallet

Kids can add their card to Apple Wallet or Google Pay

Financial literacy

Hands-on learning and real-world doing



Savings goals

Save for the future with savings goals

Automated chores

Simplify and automate chores payments and tasks

Spending insights

See where and how kids spend their money

Parental controls

Real-time notifications and authorizations



Banking services are provided by Coastal Community Bank and FDIC-insured up to \$250,000 per depositor



Powered by Visa with built-in fraud protection and Zero Liability guarantee for unauthorized charges

Get the most out of Till

Set a trip savings goal

Open the Till App

Tap the Till app icon on your child's phone

Start a New Goal

Tap the "+ new goal" button on your app home screen

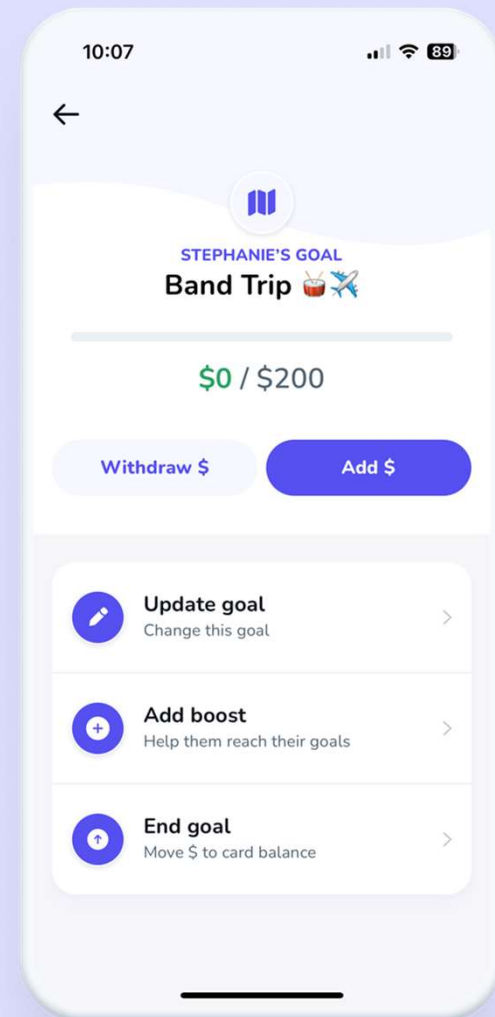
Set Your Target

Enter the amount you want to save for your trip

Begin Saving!

Your goal is set - start saving!

Remember, you can track your child's progress and add money to their goal anytime in the Till app!



Get the most out of Till

Start a trip fundraiser

Follow these simple steps to start raising money for your trip:

[Open the Till App](#)

Tap the Till app icon on your child's phone

[Find your Give Link](#)

Tap on the "Give Link" feature on your app home screen

[Share Your Link](#)

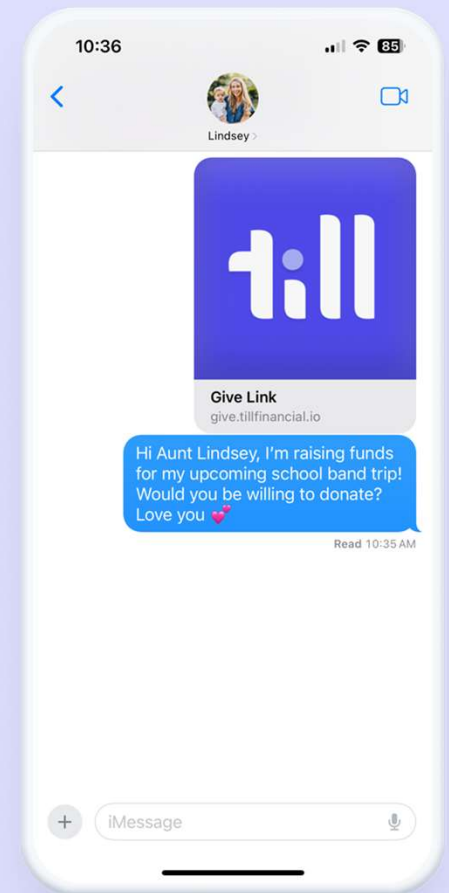
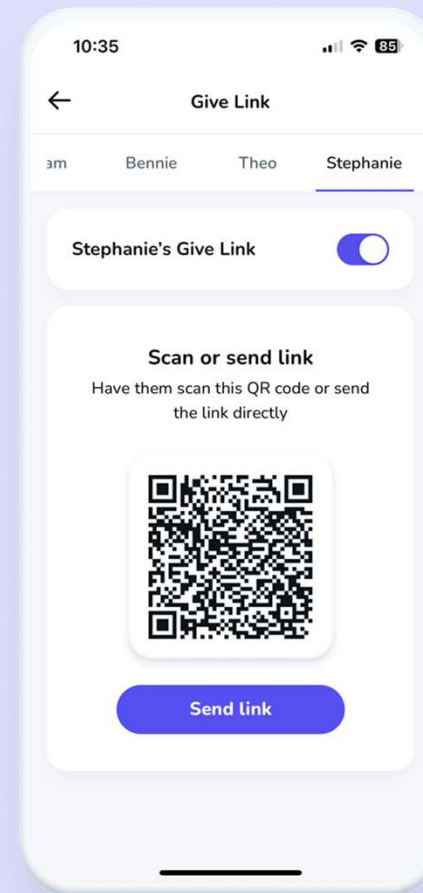
Use the "Send Link" button to share your Give Link with friends and family (Example: "Help me get to Washington D.C.!!")

[Track Your Progress](#)

Watch your contributions grow in the Till app

[Thank Your Supporters](#)

Don't forget to thank everyone who contributes!



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Till is here to help your family before, during, and after your trip!

Contact us:

Phone: (424) 377-8615

Email: ef@tillfinancial.com

