



My First Nest Egg

Hatching Success

Media Kit



About Us

Co-Founders Annie Shoen and Nicolle Hood have been friends for years and have 3 and 4 kids respectively. Confined due to Covid lockdowns, they were desperate to motivate their children to help around the house and do their schoolwork with fewer tears. It was during this difficult time that they discovered that their children were financially illiterate. They dove into the research and discovered that financial illiteracy was not only infecting generations with poor money habits, but it was also causing low self-worth. Nicolle and Annie studied the chore apps and the debit cards for kids, but could not find an age-appropriate solution for their young children. Wanting to give their own children a healthy financial education with an emphasis on earning, they got to work.

Leveraging relationships from their professional lives, Nicolle and Annie consulted with child psychologists, financial experts, educators, and lots and lots of other parents. Using the leanest approach available, these co-founders built an app to test their assumptions that children could build good money habits starting with the motivation to earn with a fun and interactive product. Result – is kids who make their beds without being asked, the end of unhealthy nail-biting, and children who proactively ask how they can help out around the house. Nicolle and Annie want to bring My First Nest Egg to the world so that every child can build a happy future and their First Nest Egg.



Nicolle believes financial literacy for children is key to reducing income inequality. She brings over seventeen years of experience as a business attorney, non-profit board member, and negotiations law professor at ASU to create a solution. A graduate of USC and Notre Dame Law, Nicolle spent the last decade as general counsel to several private equity companies, that scaled quickly from start-up to regional and national success. During that time, she demonstrated expertise in strategic planning, company structuring, financing, and mergers and acquisitions.

Named one of Arizona's most influential minority business leaders by AZ Big Media, Nicolle has served as a board member on various non-profit boards including two terms as the Chairman of the Board of Native American Connections, a low-income and homeless housing provider, where she helped develop a successful growth strategy during major acquisition and expansion.

Throughout her career, Nicolle's professional and volunteer work has driven her desire to contribute to the foundational success of children in her community. She has served on a school board, co-chaired a summer program for underprivileged children, worked for state agencies providing affordable daycare, and continues to volunteer with organizations dedicated to ending the cycle of poverty. As a community leader, she has observed what early financial literacy can do for a child's confidence as well as their long-term success. As a mother, she's implemented these tools with her own three children.

Nicolle has built a decades-long reputation for executing under pressure which she attributes to her collaborative style and being a relationship builder at all levels of organizations. With the founding of My First Nest Egg, her professional experience combines with her mission-driven belief to ensure that every child is afforded a healthy financial future.

NICOLLE HOOD

CEO



ANNIE SHOEN

COO



Annie Shoen is a dedicated advocate for financial education and is passionate about securing a financially stable future for every child. With a background as a career prosecutor, Annie has extensive experience working within the criminal justice system, particularly with vulnerable and undereducated populations. Witnessing firsthand the impact of inadequate childhood education, she is determined to empower all children to realize their boundless potential through financial education.

A native of the Pacific Northwest, Annie attended undergrad at Gonzaga University and continued her education at the University of Washington School of Law. Anxious to start making a real-world impact, Annie graduated law school ahead of schedule, passed the bar, and accepted a clerkship in district court. Following her passion for justice, Annie joined the District Attorney's Office in Portland, Oregon, where she achieved remarkable success throughout her decade-long tenure. She handled complex trials, ranging from financial fraud to aggravated murder while collaborating with law enforcement and investigative teams to achieve successful case outcomes.

One of Annie's key contributions involved serving as a special prosecutor assigned to Elder Abuse cases. Working alongside a multidisciplinary team, she approached complex issues, including fraud and physical abuse, with a holistic perspective to find effective solutions. With her exceptional communication skills, Annie effectively educated audiences through in-person presentations, legislative testimony, and TV appearances on how to protect the most vulnerable in the community.

Following a fulfilling period raising her four children, Annie's passion for advocacy found a new focus: children who lack the essential tools for becoming financially literate adults. This compelling drive led her to embark on her current venture, My First Nest Egg, where she humbly and enthusiastically works to address this critical issue so that every child can grow into a financially secure adult.

MISSION + CURRICULUM

WE ARE ON A MISSION TO GIVE PARENTS THE TOOLS THEY NEED TO RAISE MONEY-SMART KIDS, STARTING EARLY

Parents know that the best way to teach children any skill, from languages to instruments, is to start early.

So why do we wait so long to teach them the language and skills associated with good money habits? At My First Nest Egg, we have worked with educators and experts to develop a proprietary curriculum that focuses on giving elementary-aged kids the knowledge they will need to be successful with money.

NATIONAL STANDARDS

Our Egg Head Curriculum is based on national standards promulgated by the Council for Economic Education and the JumpStart Coalition.

Fun and Simple

Our bite-sized curriculum consists of one quick lesson a day – it takes less than a minute!

Knowledge Builds Over Time

Over time those lessons will build and help your child form a strong financial foundation for the future.

BEHAVIORAL SCIENCE-BASED

Money habits are more about the mind than they are about the math.

“As parents, we work to raise our children to possess the skills needed to achieve their goals and dreams. However, most of us don’t provide an avenue for our children to learn financial literacy. We instruct them on hard work, follow-through, and task competence. My First Nest Egg is a way to systematically teach goal-setting, perseverance, and self-competency. Helping our children achieve early on builds self-confidence and serves to moderate symptoms of depression. The mental health of our children is inversely related to their experience of achievement.”

Dr. Jennifer Gatt, Ph. D
Advisor and Board Member at My First Nest Egg





IN THE COMMUNITY

From organizing stockings for over 500 unhoused children a year to teaching financial education to school children, Nicolle and Annie ascribe to the firm belief that to whom much is given, much is expected.



IN THE MEDIA

MY FIRST NEST EGG FEATURED IN THE PRESS



isc / BEAT

PUTTING KIDS FIRST

Annie Shoen and Nicolle Hood teach children financial literacy through My First Nest Egg

the founders of childhood financial literacy form My First Nest Egg. Annie Shoen and Nicolle Hood are dedicated to instilling healthy financial habits in a young age.

During their careers, Hood, a mom of three who led for nearly two decades as a corporate attorney, Shoen, who has four kids and a background as an accomplished prosecutor, saw firsthand that problems of low self-worth and high interest rate debt issues are often caused by financial illiteracy. And when the pandemic hit, they were concerned to notice gaps in their own children's education.

"We started facing difficulties motivating our kids, and we were now home 24/7. We must have heard 'Just another one on Amazon' a million times," Shoen says. "We realized our kids had no idea what it meant to earn, save and responsibly spend money."

Joining forces with Hood, whose middle school curriculum full of business ideas revealed a long-held passion for entrepreneurship, the two best friends took up arms and launched My First Nest Egg (www.mynestegg.com). The app's curriculum – created with the help of educators and economic experts – as kids learn the basics of good money habits in less than two minutes per day. These bite-sized lessons focus on age-appropriate tools like puzzles and encourage generosity by rewarding not just monetary actions, but acts of kindness.

Hood, who lives by her grandfather's motto, "To whom much is given, much will be required," believes financial education is the secret to empowering children to break the cycle of poverty.

"As a mom, I feel a great responsibility to set a positive example. I'm so proud that my kids have witnessed the hard work and persistence of two moms who started a company from scratch to help others," says Shoen.

"Kids are these beautiful blank slates of potential, it's our job as grown-ups to give them the skills, confidence and energy they need to be successful," Hood adds. "There are days when this requires epic amounts of patience and energy. The teachers and mentors who have a positive impact on the rising generation are true heroes. They wake up every day to make the world a better place, one child at a time."

BY KAYLOR JONES / PHOTO BY BEVERLY SHUMWAY

So Scottsdale | May '23

STROLL

Sky Crossing

MEET THE WALSTAD FAMILY

DELIVERING NEIGHBORHOOD CONNECTIONS

MEET THE MOMS BEHIND

MY FIRST NEST EGG

Meet two moms whose goal is to empower every child with a strong financial education and help businesses connect and engage with the next generation of customers.

Parents today have a wide array of options when it comes to teaching *kids* basic financial lessons, from podcasts and books to online courses and mobile apps. Mompreneurs Nicolle Hood (CEO) and Annie Shoen (COO) are the Co-Founders of My First Nest Egg: an age-appropriate App which digitizes the bank of mom and dad.

Armed with law backgrounds, Nicolle is a corporate attorney and Annie is a former state prosecutor, the women know financial education in this country is anemic to non-existent, and when it is taught it is stuck in the past. "That, coupled with the fact that financial habits are set by age 7, is a recipe for disaster for the next generation," Nicolle says.

During covid, everything changed for the duo. They wanted to protect their kids from too much isolation and formed a homeschool pod. "We spent a lot of time logging kids into computers, trying to coax our boys in from outside for class, and lamenting the difficulties of motivating our kids who were now home 24/7," Annie says. "We realized that our kids weren't motivated by money because they didn't understand it. They thought everything they wanted and needed magically showed up on the doorstep 24 hours after ordering it!"

As the moms dug deeper, they realized that it wasn't just a motivational issue – they didn't know the basic tenants of financial literacy. After spending time looking for an age-appropriate solution they couldn't find one and My First Nest Egg was born.

Nicolle and Annie know that kids don't need debit cards – they just need their first experience with banking and virtual currency so they don't think credit cards are magic. "We paired that with a chore and allowance platform that can teach even little kids how to earn, added a robust financial curriculum, and made it fun and easy for parents and kids to access," Nicolle says.

Today, My First Nest Egg partners with wealth managers, credit unions, schools and banks to deliver a co-branded version of the award-winning digital financial education platform for kids. The program includes a smart piggy bank, a chore and allowance app, and a kid-friendly financial literacy curriculum that makes learning healthy money habits fun and easy. "While anyone can visit our website for expert content and download our app from the App and Google Play store, we work closely with our B2B partners to provide our program to their customers for free," Annie shares.

Inspired by the phrase: To whom much is given, much will be expected – Annie and Nicolle are of course first and foremost moms – everything they do is analyzed through the lens of how they can help kids, not make money off of them. "We're not interested in swipe fees, advertising to kids, or addicting them to screens; we're passionate about seeing all children thrive," Nicolle shares.

Looking ahead, My First Nest Egg is focused on developing partnerships with brands which are passionate about financial education for the next generation.

In her spare time, you can find Nicolle in her to garden tending to everything from varieties of roses to bunches of kale. When she's not running an early-stage company, she is the manager of her family band, the Hoodlums. "My husband plays guitar, my son guitar and vocals, my oldest daughter is on keys and our youngest plays drums," she says.

Annie enjoys being outside and her family has a goal of visiting as many National Parks as possible before her oldest goes to college. "I am also a huge Gonzaga college basketball fan and am completely unproductive for two weeks in March!" she shares.

Stroll Sky Crossing

IN THE MEDIA

MY FIRST NEST EGG FEATURED IN THE PRESS

ARIZONA
COMMERCE AUTHORITY



ARIZONA'S TECHNOLOGY MAGAZINE

TECH

CONNECT

THE
MANUFACTURING
ISSUE

INSIDE STORY | PAGE 05

Flying Start: Arizona Innovation Challenge awardees profiled

SPRING 2023



Nicole Hood, co-founder and CEO (left), and Annie Shoen, co-founder and COO


My First Nest Egg
HATCHING SUCCESS
MY FIRST NEST EGG
IT - Software
Phoenix, AZ

My First Nest Egg  **Advancing youth financial education**

Borne of the COVID-19 school shutdown when families suddenly found themselves in close quarters, two former attorneys and Phoenix moms searched for ways to incentivize their children to do more chores and earn the things they wanted. They discovered their kids did not understand money, with one even finding allowance money in her dryer's lint filter.

They commiserated during a camping trip and when they got home to search online for a program to help them, they were surprised to find little about financial literacy for young children. That became the inspiration of Arizona startup [My First Nest Egg](#).

The company partners with financial institutions to deliver a proprietary financial literacy curriculum providing elementary and middle school-aged children with the knowledge they need to be successful with money.

An easy-to-use app offers a smart piggy bank, a gamified chore and allowance experience, and one money lesson a day. They also provide educational videos and helpful articles for parents.

"When the kids were sent home from school during COVID, we saw gaps in their education. For us, it was that our kids did not understand money," says Nicole Hood, co-founder and CEO. "We realized that our increasingly digital world had robbed them of the opportunities we had to experience and interact with money."

They realized their children did not have a place to spend their allowance money, so it didn't have the same value for them. "Most of our kids were purchasing or asking us to purchase on their behalf through Amazon, with a click of a button and a magical delivery," Hood says.

She and her co-founder and COO, Annie Shoen, realized that if they were going to give their children healthy money habits, they had to do it in a fun digital environment.

The pair hired a no-code app developer, Adam Parish, and began testing the platform. Instantly, people raved about their children's newfound motivation seeking chores to earn money.

The duo entered the Arizona Commerce Authority 2022 [Arizona Innovation Challenge](#) and were selected among the state's top 10 emerging tech-and-innovation startups awarded a \$150,000 grant. They intend to use the money to improve their platform, marketing, rebranding and enhancing their "Sobre Mesa" Spanish-language version, which means "family time spent around the table."

Hood, who is Hispanic, says she would like people to talk freely about money with their children, including saving, good ways to spend, and using money to build generational wealth.

The moms met when Shoen moved to Arizona and both families were paired by their children's school.

Shoen, a former deputy district attorney and mom of four, spent years litigating violent crime and elder physical/financial abuse, and has seen what inadequacies in childhood education can produce. "That made me very passionate about helping people through early childhood education," Shoen says.

Hood, mom of three, is a former corporate attorney. The co-founder says they are big fans of the Arizona startup ecosystem. "It was incredible exposure and mentorship. No one would have heard about us without the amazing ecosystem that the ACA has in place to take non-traditional startups and put them in the public eye and provide hometown support," Hood says.

SPRING 2023 | 08

STORIES / NEWS

ACA names 30 semifinalists for 2022 Arizona Innovation Challenge



PHOENIX BUSINESS JOURNAL



STORIES / AWARDS

STARTUPS TO WATCH

These 9 Valley tech companies are poised to expand — and have a breakthrough year

IN THE MEDIA

MY FIRST NEST EGG FEATURED IN THE PRESS

IN THE MEDIA

MY FIRST NEST EGG FEATURED IN THE PRESS

MoneyDad
Podcast

Menu



**Build Your Child's
First Nest Egg
through a Chore
and Allowance app**

.bubble

Blog Home

Get started

APP OF THE DAY

Bubble App of the Day: My First Nest Egg

My First Nest Egg teaches children healthy financial habits by making lessons fun.



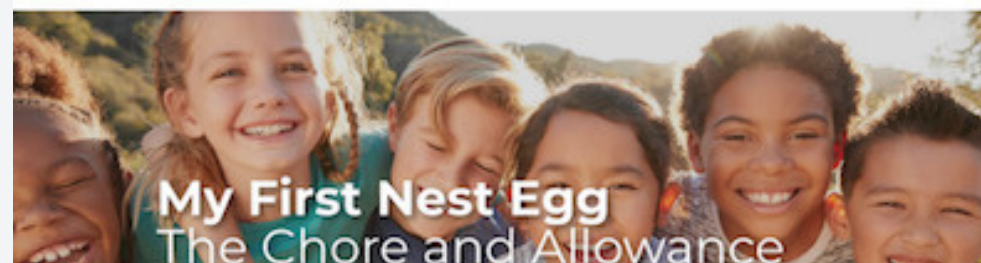
NATALIE DEGRAFFINRIED

23 AUG 2022 · 4 MIN READ



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A BERKSHIRE HATHAWAY COMPANY

Asa and RevTech Labs to Host Best of Show Fintech Showcase at #FinCon22 Financial Influencer Conference

August 2, 2022 · 2 min read



ASA

IN THE MEDIA

MY FIRST NEST EGG FEATURED IN THE PRESS

The image shows two screenshots from a website. The left screenshot is from 'WELL KEPT WALLET' and features an article titled '12 Best Chore Apps for Kids' by Laurie Blank, updated on May 31, 2023. The article text discusses how chore apps can help teach kids financial skills. The right screenshot shows a section titled '11. My First Nest Egg', which describes the app as a tool for teaching financial literacy through chores and virtual money management.

WELL KEPT WALLET 🔍 ☰ Menu

12 Best Chore Apps for Kids

by **Laurie Blank**

Updated May 31, 2023

Some links included in this article are from our advertisers. Read here for [how we make money](#).

If you have kids, a chore app can help you teach them critical financial skills. They simplify the process of assigning chores, monitoring their completion and paying your kids.

Beyond the chore functionality, these

11. My First Nest Egg

Created by two moms who did hundreds of hours of research with behavioral specialists and psychologists, **My First Nest Egg** helps kids learn financial literacy in age-appropriate ways.

While the app encourages kids to do everyday chores like making the bed and managing their time, it also helps them learn how to manage money.

My First Nest Egg gives kids virtual money they can spread throughout three accounts – spend, save, and give.

IN THE MEDIA

MY FIRST NEST EGG FEATURED IN THE PRESS

ALM | CREDIT UNION TIMES

News

Attorneys Turned Advocates for Early Childhood Financial Education Create New App

CUs begin supporting the My First Nest Egg app that can help parents teach kids as young as three healthy money habits.

By **Peter Strozniak** | June 14, 2023 at 01:00 PM

Two former attorneys, Nicolle Hood and Annie Shoen of Arizona, who turned into full-time advocates for early childhood financial education, have developed a new gamified app that enables parents to help their children – ages three to 12 – learn about the value of money, how to earn and save, how to be a smart spender, donate to a worthy cause and other lessons that can help children build lifelong money management abilities.

The app, My First Nest Egg, has already captured the attention of the \$254

IN THE MEDIA

MY FIRST NEST EGG FEATURED IN THE PRESS



Why digital banking is an essential financial literacy skill for kids

March 27, 2023
by [NICOLLE HOOD, MY FIRST NEST EGG](#)

[f](#) [t](#) [in](#) [+](#)



Teaching kids the language of money

September 19, 2022
by [NICOLLE HOOD, MY FIRST NEST EGG](#)

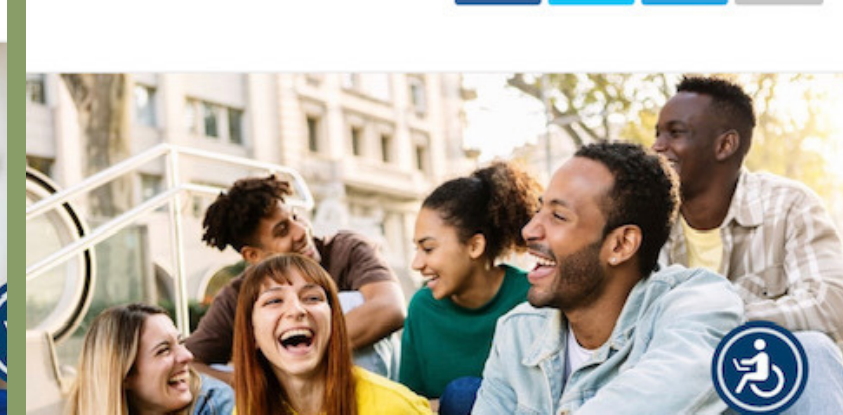
[f](#) [t](#) [in](#)



Your inclusion strategy should incorporate youth outreach

December 27, 2022
by [NICOLLE HOOD, MY FIRST NEST EGG](#)

[f](#) [t](#) [in](#) [+](#)

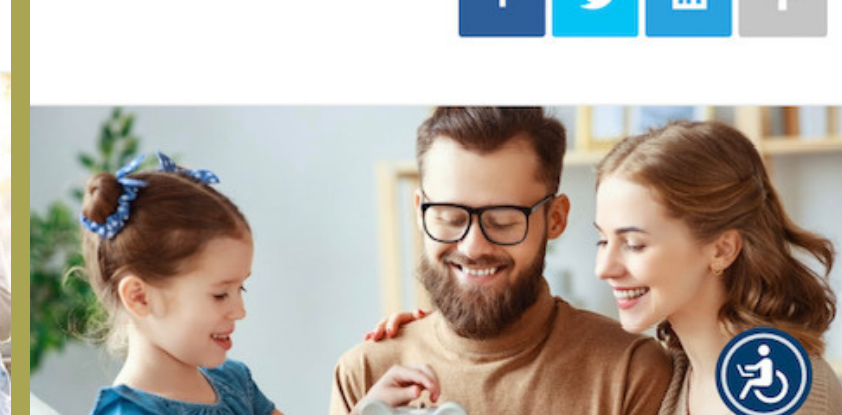


Credit unions need to go Alpha

Why credit unions should be targeting Gen Alpha today

June 16, 2022
by [NICOLLE HOOD, MY FIRST NEST EGG](#)

[f](#) [t](#) [in](#) [+](#)



SPEAKING TOPICS

- **Youth Financial Literacy & Education**
- **Female Founders Story**
- **Entrepreneurship & Lean Methodology**

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