

Education Program Catalog



Improving lives through financial education.

Seminars for Adults



Journey to Financial Security

Journey to Financial Security is a series of eight programs designed to improve your financial management skills. Developing wise money management skills requires time and dedication – similar to the things one may encounter while planning and then taking a long trip. We developed this series to serve as a roadmap, of sorts, to help consumers in their journey to become financially secure. The programs can be taught individually, paired by selected topics, or taught as a series, and can be customized for unique audiences.

Setting Goals and Priorities: Choose your financial destination

Time: 45 minutes

Goals provide direction as you travel toward your financial destination. Without goals to point you in the right direction, any route is suitable for going nowhere. In this program you learn how to explore personal financial values, establish financial goals, prioritize the goals, and monitor progress on achievement of your financial goals. Workbook included.

Managing Income and Expenses: Getting from here to there

Time: 45 minutes

Wise financial management requires a series of daily choices. With a spending plan, your choices are prioritized to help you stay on track and follow the plan. Writing down a spending plan that forecasts income and expenses is the single most important activity that can help you reach your destination. Learn how to take control of your financial situation; calculate net worth; create a budget; monitor your progress; manage the flow of income and expenses; comparison shop; and protect your assets. Workbook included.

Important Papers: Your reference guide and travel log

Time: 45 minutes

A key part of managing your financial journey is knowing where you have been. This program discusses the importance of good financial record-keeping. The accompanying workbook provides you with a comprehensive record detailing the value of your assets and where to find important documents when you need them.

Credit Reports and Credit Scores: Getting the most mileage from credit

Time: 45 minutes

Your credit report and credit score, when used together, provide an inspection of your past use of credit. Accurate information in your credit report is the key to obtaining the best credit terms and rates. Learn how to obtain, read, understand, and dispute inaccurate information on your credit report. Discover how your credit score can affect more than your ability to establish or re-establish credit. Workbook included.

Using Credit Wisely: Curves ahead

Time: 45 minutes

One of the essential tools that can help you reach your financial goals is your credit management. Learn how to use credit wisely and how it can be a part of your plan to reach major long-term goals. Learn how to avoid overwhelming debt and how it can affect long-term plans. Workbook included.

Keeping Debt under Control: Avoid detours

Time: 45 minutes

When your debt is out of control, the road to your financial security may take a detour. Learn how to identify the



warning signs of a credit crisis to avoid overwhelming debt. If you have already been derailed by debt, find out about options available to repay creditors and bypass the debt detour. Workbook included.

Building Savings: Ready for the road ahead

Time: 45 minutes

Every financial journey has some unexpected bumps along the way. Learn how to prepare for these bumps, and be ready with savings in an emergency cash reserve account. In addition, learn how savings is needed for specific goals and how, with a saving state of mind, most people can find ways to reach their goals. Workbook included.

Creating Wealth: Stocking up for the long haul

Time: 45 minutes

Few people have the resources to accomplish major goals, such as a down payment for a home, a college education, and retirement, without long-term investments. Discover how, by investing, you will be able to put the power of compounding to work for you and achieve higher rates of return than you can with savings. Risk, diversification, and asset allocation are discussed in the program. Workbook included.

Other Financial Programs

Understanding Money & Credit

Time: 60 – 90 minutes

Through careful planning and use of money management skills and techniques, you can feel more confident about your ability to live within your means, handle emergencies, reduce debt, and save for the future. Workbook included.

Avoiding Identity Theft

Time: 60 minutes

The fastest growing crime in America is identity theft. Learn how to protect yourself and your assets from thieves who want to steal your information. Anyone can be a victim of this crime. This program is available as a Web seminar.

Avoiding Scams and Fraud

Time: 60 minutes

Statistics show that criminals scam victims out of billions of dollars every year using various types of fraudulent activities. Avoid becoming a victim yourself. Learn how to recognize the tricks of a con artist and the tell-tale warning signs of a scam. This program is available as a Web seminar.

Planning for the Holidays

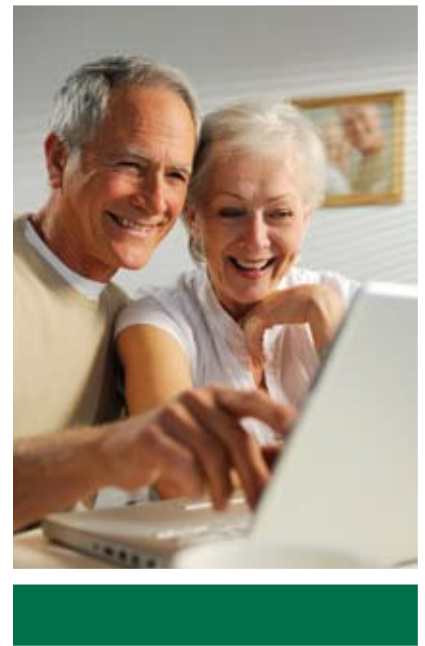
Time: 60 minutes

Do you dread the holiday season? Never fear, we have some holiday saving tips and alternative gift ideas that may reduce your holiday stress. This program helps participants plan ahead and budget for holiday expenses. Let's bring the joy back into the holiday season. This program is available as a Web seminar.

When Income Decreases, but the Bills Don't

Time: 60 minutes

Learn how to cope with one of the most stressful events in your life by being financially prepared if your income decreases or you are facing a job loss. This program will review how to set priorities, identify problem areas, and establish a practical spending and savings plan. This program is available as a Web seminar.



Other Financial Programs (continued)

Ready, Willing, and Able: Making positive financial change Time: 2.5 hours

Many people spend their lifetimes battling money problems. They may accumulate debt that forces them to live paycheck to paycheck and struggle to make ends meet. They may be overwhelmed by monthly credit card bills and finance charges. Others fear the ring of the telephone, a registered letter, or possible legal actions. Through the use of interactive journaling, this program will provide participants with essential knowledge and techniques to begin a program of sound money management.

Calculating Change Time: 60 minutes

When there's a change in your payday you need to review expenses, set priorities, identify potential problems, and revamp your budget. Let us show you how.

It's A Long Month: Living on a Fixed Income Time: 60 minutes

Are you living on a fixed income? Learn to "stretch" your income by setting priorities, establishing a budget, planning, and saving.

Basic Banking Time: 2 hours

Learning the basics can be overwhelming for those who do not have a bank account. This program shows you how to select a financial institution and open and manage a checking account.

Budgeting: Making your money count Time: 60 minutes

Budgeting is a key to managing your money effectively. After completion of this program you will have an understanding of how to assess your financial situation; establish financial goals; create a budget; and commit to a savings plan. This program is available as a Web seminar.

Put Your Debt on a Diet Time: 60 minutes

Do you want to get out of debt faster? This program teaches you how by using the fast track payoff plan. Learn how to free up additional money by using the step-down budgeting plan. This program is available as a Web seminar.

Let's Talk: Couples and Money Time: 60 minutes

Whether planning to get married or married for a long time, some couples never get around to having "the talk." Learn how to communicate with your partner about money. This program is available as a Web seminar.

Teaching Children about Money: Raise a financially savvy child Time: 60 minutes

It is never too early to teach children about money management. Learn how to teach children of all ages about money management skills. This program is available as a Web seminar.

Programs for Children



Brownie Wants a New Bike | Grades K – 1

Time: 30 Minutes

The Money Bunny himself, Brownie Bunny, comes to life as a hand puppet. Brownie introduces young students to the concept of saving, deciding what to buy, and distinguishing between wants and needs. Worksheet included.

The Money Bunnies Take a Vacation | Grades 2 – 3

Time: 30 Minutes

The Money Bunny himself, Brownie Bunny, comes to life in this program as a hand puppet. Travel with Brownie and his family as they go on a vacation and discover why saving for what you really want is so important. Students will discuss the types of spending choices they would make and how to set priorities. Worksheet included.

Hands-on-Banking I | Grades 4 – 5

Time: 45 minutes

This program discusses spending choices, budgeting, and saving for future goals. Students allocate a fictional weekly allowance and have the opportunity to see how budgets allow individuals to balance their expenses with their income. Students do simple calculations involving percents and identify the steps to making good financial decisions. Students also learn about using a savings account.

Hands-on-Banking II | Grades 6 – 9

Time: 45 minutes

In this program, students identify fixed, flexible, and discretionary expenses and learn how to distinguish between needs and wants. They create a personal budget show-

ing income, expenses, and savings. Students learn about the importance of saving money, the purpose of savings accounts, how to make deposits and withdrawals, and how to manage a savings account. Students will evaluate the costs associated with borrowing money and will discuss the advantages and disadvantages of making purchases with a credit card and paying them over time.

My Money 101 | Grades 6 – 9

Time: 45 minutes

Students learn more advanced money management and banking skills, including basic check-writing; costs associated with using credit; tracking spending when building a realistic budget; how advertising influences spending choices; and how to improve shopping skills.

Apartments, Cars, and College: Are you ready to make the leap? | Grades 10 – 12

Time: 45 minutes

This program discusses what it takes to lease and maintain an apartment, what to consider when buying a car, and whether a student is ready for the costs of college. Handouts included.

Real Money 101 | Grades 11 – 12

Time: 60 minutes

Young adults learn the basics of money management, banking services, financial investments, identity theft, debt management, and student loans.

Housing



Home Buyer Workshop

Time: Varies according to area requirements

The Home Buyer Program provides consumers with information on budgeting and credit use, obtaining a mortgage, shopping for a home, the appraisal and inspection process, the mortgage closing, and life as a homeowner. Completion of this program may qualify the consumer for federal, state, or local government or private mortgage programs. Certificate of completion provided.

Homeward PATH

Time: 2.5 hours

This program provides credit and budget education, information on how to combat predatory lending practices, information on community down payment assistance programs, educational resources, and affordable housing opportunities. The program addresses the following: **P**reparedness through asset-building and money management; **A**voiding predatory lending; **T**ackling credit issues; and **H**elping hand to find community resources.

Reverse Mortgages

Time: 60 minutes

Touted as a way that seniors can stay in their homes, reverse mortgages are becoming more common. Learn the ins and outs of this type of financing, and get the tools you need to decide if it is right for you.

Keeping the Dream of Homeownership

Time: 60 minutes

Bad things happen to good people, and many people are facing the possibility of a foreclosure. This program is designed to explore the options available to save a home from foreclosure and what to do if it is not possible. This program is available as a Web seminar.

Volunteer Training



Train the Trainer: A Money Management series for social service providers

Time: 6-hour training program

This series, for social service providers, teaches your employees how to help your clients improve their financial skills, while improving their own. The series covers credit use, money management, and budget preparation.

Certified Money Management Volunteers (CMMV)

Time: 6-hour training program

This training program prepares you to present CMMV money management programs in your community. The program teaches participants *Understanding Money and Credit*, *Understanding Your Credit Report*, and *When income decreases... but the bills don't*.

Notes:

1. All programs may not be available in some areas.
2. Times are estimates.



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