Available Workshops

**Basics of Personal Finance***
From managing daily expenses to investing for retirement, this session helps participants set personal finance goals, learn the basics of smart money management, and build a solid financial foundation for the future.

**Becoming a Homeowner***
Homeownership starts well before the contracts are signed—preparation is one of the keys to a smooth home buying process. This session covers all major pre-purchase topics such as budgeting, the down payment, credit reports, debt-to-income ratios, and the mortgage lending process.

**Breezing Through the Holidays***
It may be called “the most wonderful time of the year” but December can also be filled with unwanted debt with holiday spending. Learn budgeting strategies and tactics to avoid that year-end credit card crunch and sidestep debt traps in the future.

**Building a Better Budget***
Everyone wants control over their financial lives, but how do we get it? In one word: budget. It’s the most powerful weapon to get a more secure future. Participants will identify their short- and long-term goals and learn how to design realistic spending and savings plans to reach those objectives, including options for getting out of debt (and staying there).

**Checking 101***
A checking account is a foundational personal finance tool—when used correctly. Learn the ins and outs of managing an account, such as keeping track of checks, monitoring statements, and account balancing.

**College Financing 101***
As the cost of college tuition continues to rise, parents wonder how they can afford to pay for higher education for children or themselves. Participants will learn about long-term savings strategies, financial aid opportunities, and other ways they can make college education a reality.

**Credit Card Makeover: Getting Out of Debt***
Credit cards can be a great financial tool, but for some, can lead to debt and financial trouble. This session provides an overview of credit card usage, warning signs of credit issues, and options for debt management and reconstructing existing credit.

**Digital Financial Services***
Technology has made managing your money much more convenient. Whether it’s opening and managing accounts, transferring money or bill pay, you’ll learn the fundamentals of electronic banking.

**Drive Away Happy: Car Buying Decisions***
Getting a car can be overwhelming and stressful with all the decisions to make: new or used; buy or lease; zero percent financing or rebate (not to mention what color to pick). Participants will learn tips and tricks to have the best car shopping experience possible, while also making wise financing decisions.

**Finances for Small Business Owners***
Entrepreneurship is stronger than ever. This session covers all the financial aspects of starting and running a small business. Topics include: types of legal entity structures, writing a business plan, bookkeeping, paying taxes, and everything in-between.

**Financial First Aid***
A financial crisis can throw even the best money management plan into chaos. This session focuses on ways to gain control of a crisis. Participants will learn about financial assessments, expense prioritization, and effective negotiation with creditors.

**Financially Savvy Seniors***
Retirement can be a great time for seniors if they are prepared financially. Attendees will learn about specific retirement concerns such as managing money, Medicare, Social Security, improving cash flow, insurance, investing, estate planning, and more.

**Identity Theft Solutions***
Identity theft is becoming more common and sophisticated than ever. Session participants will learn the methods that identity thieves use to access confidential information, tools for preventing ID theft, and steps to take should identity theft occur.

**On the Road to Riches: The Basics of Saving and Investing***
Investing is one of the smartest things consumers can do to secure a brighter financial future. Every investor has different goals, risk tolerance, and cash flow, which will impact savings and investment choices. Participants will learn about savings strategies and tactics, investment tools, and how to develop an investment portfolio that works with their lifestyle and budget.

(Listing continued on page 2.)
Personal Finance for College Students*
College education is a prime time for young adults to learn about finances and plan for their future. Attendees will learn about credit (how to use it wisely), tools to develop a positive credit history and score, create and manage their own budget, ways to track spending, and options for student loan repayment.

Psychology of Spending*
We all have a “money personality” and it has a major impact on our attitudes, relationship with money, and spending habits. By understanding this, individuals can monitor and adjust their behaviors to make smart money decisions. This session will teach strategies and tactics to decode personality types to gain control over finances.

Raising a Money-Smart Kid*
Earning money, spending and saving are important lessons children learn very early on in life. This session will help guide parents on effective ways to educate children about financial responsibility that can last a lifetime.

Repaying Student Loans*
Student loans can put a heavy burden on monthly finances, sometimes rivaling the cost of a mortgage. These days there are many options to help repay these loans. This session will teach attendees about the choices available.

Ten Steps to Financial Success*
We all measure financial success differently, but all paths to get there require discipline and goals. This session teaches participants ways to financial control— including developing a spending plan, creating objectives, weighing insurance needs, and other tools that will help get on the road to personal financial success.

Understanding Credit*
Credit: Many want it but how do you get it? This session covers all aspects of becoming an educated credit consumer, including how lenders evaluate for credit approval, factors that impact credit qualification, how credit scoring works, and ways money management today impacts credit standing tomorrow.

Using Credit Cards Wisely*
A credit card can be a valuable financial tool. However, before racking up big charges on multiple cards, participants should learn smart ways to handle their credit cards and take a disciplined approach.

Women and Money*
Whether it’s having children, career advancement, divorcing, or becoming a widow, there are certain pivotal times in women’s lives that can occur. This session addresses special considerations for budgeting, credit, and insurance.

Youth Workshops
Building Your First Budget
A smart budget helps you cover your expenses and still buy some of the things you want. Find out how to make—and maintain—a budget based on your needs.

Earning Your Money
If you are ready to start earning money, learn how to find sources of income now, and how to work towards higher paying or more fulfilling work in the future. We’ll also cover how to understand your first paycheck and what to do with it.

Eight Steps to Financial Success
What does it take to achieve financial success? (Hint: it’s not wealth). Learn the simple but important steps that can set you on the path to mastering your money.

Money Skills:
Preparing for Financial Independence
Before you know it, you’ll be in charge of your own finances. Don’t worry, this workshop outlines financial fundamentals like setting goals, making a budget, paying bills and other real-world skills to prepare you for financial independence.