

## **Financial Education Workshops**

### **Banking Services**

Most people know that banks and other financial institutions offer a variety of services. However, few people know how to make wise choices when using financial services. In this workshop, students will learn about the different types of financial service products available and the features of each.

*Duration: 3 hours*

### **Money Management**

Everyone manages their money differently dependent on what they value as important. In this workshop, we will go over the power of individual choice, the different perceptions in money and spending, concepts and skills to help you become successful in money management, and setting personal financial goals.

*Duration: 3 hours*

### **Budgeting**

This workshop will encourage students to take the time and effort to develop their own personal financial goals and budget. Students will monitor their spending habits and will be able to better obtain the most value for their available dollars. We will also carefully consider needs and wants and deciding the best individual or family amounts for current living expenses.

*Duration: 3 hours*

### **Cars and Loans**

The material provided in this lesson will address the many factors and decisions involved in purchasing and financing a vehicle. In addition to comparing used and new cars, we also cover warranties, service contracts, and financing the purchase. Other issues related to using credit for buying a car include the information required by the Truth-in-Lending law, use of a co-signer, and repossession.

*Duration: 3 hours*

### **Consumer Awareness**

Using systematic purchasing strategy will provide students with an ability to make more effective purchases. Comparative shopping techniques will be discussed to encourage students to carefully consider prices, product attributes, warranties, and store policies. This workshop will cover a variety of buying methods, such as buying clubs, shopping by phone, catalogs, online, and door-to-door selling.

*Duration: 3 hours*

### **Credit**

Credit is integrated into everyday life, from renting a car to reserving an airline ticket or hotel room. While most people have a general idea about the advantages and disadvantages of credit, this workshop provides an opportunity to discuss these issues in more detail. Students will learn about the creditworthiness factors of character, capital, and capacity in order to help them gain an understanding of how to start and maintain a credit report. In addition students will also be introduced to different types of credit available to them.

*Duration: 3 hours*

### **Credit Cards**

In this workshop, students will learn about credit cards and the different types of cards available and features of each, such as bank cards, store cards, and travel or entertainment cards. As students start to shop for their first (or next) credit card, this lesson will make them aware of various cost and features. Lastly to assist students with making wise decisions related to credit cards, several shopping tips are offered.

*Duration: 3 hours*

### **Savings and Investing**

This workshop provides students with a basic knowledge of saving and investing. The process starts with setting financial goals and a commitment to savings. Various savings plans are available to consumers and students can analyze the factors to consider when selecting a savings account fit for their lifestyle.

*Duration: 3 hours*

### **Homeownership Workshops**

#### **Pre-purchase and First-Time Homebuyer**

This course presents information that is designed to better prepare families for the responsibilities of homeownership by explaining the home buying process, encouraging financial planning and money management. This framework provides an overview for the activities involved in selecting and purchasing a home. Pre-purchase content is delivered BEFORE buying the home.

*Duration: 3 hours*

#### **Home Maintenance**

Everything you wanted to know about your home but was afraid to ask. Learn the basics about how to protect your investment in your home through basic home maintenance, what you can do to avoid costly repairs before it's too late, and a solid overview of things you must know to keep your home in good repair

*Duration: 3 hours*

#### **Hurricane Preparedness**

When a storm threatens, what should you do? Hurricane preparedness is merely a matter of planning ahead. The workshop shows students personal preparedness and personnel accountability, contingency support plan, and hurricane preparation and recovery.

*Duration: 3 hour*

**Classes taught in English only!**