

CT Money School Financial Education Workshops

Level I Workshops

CT Money School Workshop	Purpose	Objectives	Financial Avenue Course www.financialavenue.org
Budgeting For Life: <i>How to Create and Maintain a Spending Plan</i>	Show participants how to manage their money by preparing a personal spending plan and identifying ways to decrease spending and increase income	<ul style="list-style-type: none"> ❖ List the steps for setting financial goals ❖ Prepare a spending plan to estimate monthly income and expenses ❖ Identify ways to decrease spending and increase income 	Budgeting: From cutting costs, to generating more income, to saving for a rainy day, at Financial Avenue, we'll explain why a budget is necessary and teach you how to set realistic financial goals.
The ABCs of Credit: <i>Everything you need to know about applying for Credit & Loans</i>	Describes how credit works and helps participants determine if they're ready to apply for credit.	<ul style="list-style-type: none"> ❖ Define credit and loan ❖ Identify the factors lenders use to make loan decisions ❖ Describe how to guard against predatory lending practices 	N/A
Bank On: <i>How to Open and Maintain a Bank Account</i>	Provides an overview of banking services and is designed to help participants build a positive relationship with a financial institution	<ul style="list-style-type: none"> ❖ Identify types of insured financial institutions ❖ Describe the steps involved in opening and maintaining a bank account ❖ Describe two types of deposit accounts 	Banking Basics: In this Financial Avenue mini-module, you will walk away with vital banking basics, including knowing the various types of financial institutions, indicating their similarities and differences, describing various banking fees and ways to avoid them and how to select a financial institution that best meets your banking needs.
Saving: <i>How to Build Your Financial Future</i>	Helps participants identify ways they can save money and introduces savings options that will help them reach their goals	<ul style="list-style-type: none"> ❖ Explain why it is important to save ❖ Identify savings options ❖ List ways to save for retirement and large expense goals including children's college tuition, a car or home purchase, or a vacation 	Importance of Saving: After completing Financial Avenue's Importance of Saving mini-module, you will be able to recognize the importance of saving, explain the importance of having an emergency fund and how to determine how much to save and discover ways to save money.

Note: All Workshops run an estimated 90-120 minutes

Level II Workshops

CT Money School Workshop	Purpose	Objectives	Financial Avenue Course www.financialavenue.org
<p>Financial Resiliency: <i>The Steps to Financial Recovery</i></p>	<p>Outlines the steps needed for participants to begin on the path toward economic security and stability.</p>	<ul style="list-style-type: none"> ❖ Assess your current financial situation ❖ Identify ways to increase income and decrease and prioritize expenses ❖ Develop a financial recovery plan ❖ Implement a financial recovery plan ❖ Review and adjust the financial recovery plan 	N/A
<p>Managing Your Credit: <i>Identifying ways to build and repair your credit</i></p>	<p>This workshop helps participants to understand their credit report and assist them in building a positive credit history.</p>	<ul style="list-style-type: none"> ❖ Define credit ❖ Explain why credit is important ❖ Describe the purpose of a credit report and how it is used ❖ Order a copy of your credit report ❖ Read and analyze your credit report ❖ Differentiate between good and bad 	<p>Credit History: This Financial Avenue course will teach you why your credit history is important, what creditors look at in your history, how to read and understand your credit history, how your credit score is figured and why it's important, and how to improve your credit score.</p>
<p>Protect Yourself: <i>Know Your Rights As a Consumer</i></p>	<p>This workshop provides important information on the topics of identity theft, elder financial abuse, types of insurance to help manage risk, as well as financial preparedness.</p>	<ul style="list-style-type: none"> ❖ Recognize how federal deposit insurance protects deposits ❖ Recognize how to guard against identity theft ❖ Recognize how to guard against elder financial abuse ❖ Recognize how the various types of insurance will help you manage your risks ❖ Recognize the need to plan for unexpected death or disability 	<p>Identity Theft: This Financial Avenue course will teach you what identity theft is, who commits these crimes, why college students are vulnerable, how to identify the warning signs and how to protect yourself and what to do if you become a victim.</p>
<p>Invest In Yourself: <i>Building Wealth to Meet your Life Goals</i></p>	<p>Helps participants identify the building blocks necessary for planning, accumulating, protecting, enjoying and transferring wealth which will allow them to establish a sound and secure financial life.</p>	<ul style="list-style-type: none"> ❖ Define stages of wealth building ❖ List ways to achieve financial goals ❖ Understand pyramid of investments ❖ Explain types of retirement vehicles ❖ Recognize key investment terms ❖ Recognize common financial challenges 	<p>Investing in your future: Learn how investment accounts work.</p>

<p>Own Your Home: <i>The Keys and Steps Toward Home Ownership</i></p>	<p>Helps participants determine if they are ready to buy a home, and takes them through the steps necessary to make their dream of homeownership a reality.</p>	<ul style="list-style-type: none"> ❖ Learn the advantages & disadvantages of home ownership ❖ Determine if you're ready ❖ Who are the key players in the home buying process ❖ Identify the steps necessary to achieve your goal of homeownership 	<p>N/A</p>
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