

Adult Money School Workshop Menu

Level I Workshops (Foundational and Asset Building)

CMS Adult Workshops	Purpose	Objectives
<p>Money Values and SMART Goals: <i>How to Identify and Accomplish your Goals</i></p>	<p>Explores the “Why” behind how participants spend their money. This module also helps participants identify, prioritize and set S.M.A.R.T. (Specific, Measureable, Achievable, Realistic, Time-Based) goals that can help you be successful with follow-through and achievement of their goals.</p>	<ul style="list-style-type: none"> Identify personal financial values & beliefs and how they influence your financial decisions Identify, prioritize and set SMART goals Understand <i>needs</i> versus <i>wants</i> & how external influences impact your financial choices
<p>Money Matters: Making Money Work for You <i>How to Create and Maintain a Budget that Works</i></p>	<p>This module shows participants how to manage their money by preparing a personal spending plan and identifying ways to decrease their monthly income to expense ratio.</p>	<ul style="list-style-type: none"> Learn the steps to budgeting Identify ways to decrease spending and increase income while prioritizing bills Understand the importance of Monthly Income & Expenses Tracking
<p>The ABCs of Credit & Borrowing: <i>Everything you need to know about understanding and building credit</i></p>	<p>This module describes how credit works and helps participants determine if they’re ready to apply for credit.</p>	<ul style="list-style-type: none"> Identify four types of loans & borrowing Distinguish between secured & unsecured loans Identify the factors lenders use to make loan decisions Discover how to guard against predatory lending practices
<p>Healthy Banking: <i>How to Identify, Open and Maintain a Healthy Banking Relationship</i></p>	<p>This module provides an overview of banking services and is designed to help participants build a positive relationship with a financial institution.</p>	<ul style="list-style-type: none"> Describe the steps involved in opening and maintaining a bank account Describe two types of deposit accounts & other banking services Learn how to read your account entries
<p>Saving: <i>How to Build Your Financial Future</i></p>	<p>This module helps participants identify ways they can save money and introduces saving options that will help them reach their goals.</p>	<ul style="list-style-type: none"> Determine the advantages and disadvantages of savings options before choosing where to build your savings Understand how emergency savings fund is part of the foundation of financial health Create a plan to save money for your goals

Note: All Level I and Level II Workshops run an estimated 90-120 minutes

Adult Financial Education Workshop Menu

Level II Workshops (Building Opportunity)

CMS Adult Workshops	Purpose	Objectives
<p>Managing Your Credit: <i>Identifying Ways to Build and Repair Your Credit</i></p>	<p>This module guides participants in understanding their credit report and assisting them in building a positive credit history.</p>	<ul style="list-style-type: none"> ▪ Understand why credit matters ▪ Identify components of credit reports ▪ Learn how to dispute errors ▪ Identify the factors that can improve or repair your credit
<p>Financial Resiliency: <i>A Springboard Back From Financial Challenges</i></p>	<p>This module explores the word “resiliency” and the steps needed for participants to begin the process of bouncing back onto the path leading towards economic stability.</p>	<ul style="list-style-type: none"> ▪ Develop an initial plan to recover financially from a disaster ▪ Learn how to save time, money, and stress when a disaster strikes by making financial preparations ▪ Recognize how to guard against credit repair scams
<p>Protect Yourself: <i>Know Your Rights As a Consumer</i></p>	<p>This module 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"> ▪ Learn about risks to your assets and how to reduce or eliminate some of those risks ▪ Learn about the techniques criminals use to commit identity theft and fraud, and how to protect yourself ▪ Recognize how the various types of insurance will help you reduce or manage your risks
<p>Invest In Yourself: <i>Building Wealth to Meet your Life Goals Part 1 & 2</i></p>	<p>This concept is broken into two parts to address both the financial and personal/individual assets one may have. It 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>	<p>Part 1</p> <ul style="list-style-type: none"> ▪ Define stages of wealth building ▪ Discuss personal non liquid assets and how to figure true worth ▪ Discuss training and education as assets and what your right path may be <p>Part 2</p> <ul style="list-style-type: none"> ▪ Explain types of retirement vehicles ▪ Learn the difference between asset allocation and diversification ▪ Know what to look for when choosing a financial advisor
<p>Own Your Home: <i>The Keys and Steps Toward Home Ownership</i></p>	<p>This module prompts participants to determine if they are ready to buy a home and then takes them through the steps necessary to make their dream of homeownership a reality.</p>	<ul style="list-style-type: none"> ▪ Figure out if you’re ready to buy a home, and if so what you can afford. ▪ Learn about your financing options and how to get the best deal possible ▪ Understand the steps in the home buying process, and the roles professionals can play in helping you.