



Personal Finance

Budgeting Basics

Identify income and analyze spending to create a spending and saving plan.

- Learn to set SMART goals
- Delay gratification so expenses don't exceed income
- Recognize the impact of education, life choices, and salary on a budget
- Incorporate savings into your budget

Buying a Car

Consider the pros and cons of buying new or used, leasing or owning.

- Recognize true cost of ownership
- Identify ways to evaluate cars and dealerships
- Know what lenders look for
- Become familiar with the car buying process

Renting vs. Buying a Home

Have a basic understanding of what's needed to rent or buy a home.

- Compare benefits and drawbacks of renting and owning a home
- Become familiar with the home buying process
- Learn about the different types of home loans
- Know how to prepare for the transition to home ownership

Understanding my Paycheck

Get a glimpse of tax forms, pay stubs, and taxes.

- Review W-2 form
- Know the purpose of a W-4 form
- See what all appears on a pay stub
- Learn about local, state, and federal taxes

Investing

Investing in Your Future

Learn how to make your money work for you.

- Learn about income and growth investments
- Recognize the importance investing has on retirement readiness
- Grasp the effects of inflation
- Understand the power of compound interest

Magic of Compounding

Learn about earning interest and the power of compounding.

- Define interest
- Know the difference between simple and compound interest
- Calculate interest earned
- Understand how interest helps our money grow

Credit

Credit 101

Recognize the importance of credit and identify factors creditors look at.

- Understand the costs associated with borrowing
- Identify credit score components
- Interpret a credit report
- Learn to borrow only what one can pay back

Credit Cards 101

Learn to select a credit card that's right for you and be a responsible borrower.

- Understand how to build credit
- Identify various types of credit cards
- Learn about minimum payments
- Determine how interest is calculated and how to avoid it

Financial Services

Banking Basics

Understand the benefits a bank account provides and how to use it.

- Maintain a check register
- Read and reconcile a bank statement
- Fill deposit slips and write checks
- Protect personal information

Credit Unions vs. Banks

Recognize the similarities and differences that exist between banks and credit unions.

- Know the difference between profit and not-for-profit institutions
- Compare products offered by banks and credit unions
- Determine who has ownership of banks and credit unions
- Learn about the credit union philosophy

College

My Financial Aid Package

Understand the different types of financial aid that may be awarded.

- Recognize different forms of gift aid
- Understand the differences among student loan options
- Learn about work-study opportunities
- Calculate net price of attending a particular university

Paying for College

Explore options that can help pay for college.

- Become familiar with the FAFSA
- Identify scholarship sources
- Learn about grants and loans
- Be able to compare options

Careers

Be Your Own Boss

Have an understanding of basic considerations for starting a business.

- Recognize the importance of developing a business plan
- Learn about marketing strategies and target consumers
- Recognize common sources of funding for businesses
- Understand income, expenses, and profit

Careers

Learn about various careers in the credit union industry.

- Know what different jobs entail
- Learn about education requirements
- Identify skills and abilities needed
- Hear tips from current employees

Top 10 Interview Rules

Learn how to best prepare for a job interview.

- Make a good first impression
- Be aware of body language and appearance
- Show employers you want the job
- Learn to be comfortable in an interview setting

Consumer Protection

Fraud 101

Protect personal information and identify warning signs.

- Understand the effects of fraud and identity theft
- Know how to deter fraud
- Learn to detect signs of fraud
- Be aware of resources for victims

Essentials

Money Rules

Top 10 Money Rules for Young Adults

- Understand how to create a saving and spending plan
- Know what it means to be a responsible borrower
- Note the importance of investing in oneself
- Learn to protect against identity theft

Understanding Taxes

Have a basic understanding of taxes and how to prepare and file an income tax form.

- Learn about different taxes
- Identify basic income tax forms
- Learn about deductions, exemptions, and credits
- Become acquainted with documents needed to file

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