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## Personal Finance

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### Budgeting Basics [5]

- Budgeting misconceptions
- Budgeting best practices

### Common Money Beliefs [12]

- How you relate to money
- Identifying your money persona

### Know your Checking Account [15]

- Overdraft protection
- Avoiding fees
- Balancing a checkbook

### Organizing Finances [21]

- Retaining documents
- Timeline for tossing
- Safety and security

### Good vs. Bad Spending [24]

- Align spending with values
- Find a tracking system
- Celebrate and reward yourself

## Saving

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### Emergency Fund Boot Camp [9]

- Fund Purpose
- Building your fund
- Calculating your goal

### Pay Yourself First [36]

- Benefits and how it works
- Automating Savings

## Financial Services

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### Choosing Your Financial Institution [1]

- Banks vs. credit unions
- How to access your money
- Comparing fees, savings yields, and more

### Co-operative Principles [7]

- History of credit unions
- 7 cooperative principles

## Life after High School

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### Living on Your Own [11]

- Building a budget
- Calculating what you can afford
- Saving and preparing for change

### After Grad: Work or College? [33]

- Comparing options
- Surpassing obstacles
- Finding your way

### Owning vs. Renting a Home

- Understanding considerations
- Pros and cons
- Costs of homeownership

## Buying a Car

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### Leasing vs. Buying a New Car [10]

- Basics of leasing and financing
- Pros and cons
- Pricing it out

### Buying a Used Car [28]

- Benefits of buying used
- Evaluating car options
- Private seller vs. dealer
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## Investing

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### Compound Interest Mind Bend [6]

- Effects of compound interest
- Benefits of saving early
- Tips for maximizing returns

### Investment Vehicles [14]

- Risk and return
- Stocks, bonds, and mutual funds
- Financial advisors

### Understanding Inflation [17]

- Effects of inflation
- Consumer Price Index
- Keeping up with inflation

### Rule of 72 [22]

- How to calculate
- Comparing the math

### Trends in the Stock Market [27]

- Bull markets
- Bear markets
- Capitalizing on trends

### Saving for Retirement [29]

- Long-term goals
- Options for retirement
- Saving strategies



## Insurance and Taxes

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### Intro to Insurance [18]

- Types of insurance
- How insurance works
- Factors that influence premiums

### Let's Talk Taxes [19]

- Interpreting a paycheck
- Understanding withholdings
- Voluntary deductions

## Credit Scores

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### Breakdown a Credit Score [2]

- Credit score components
- Why credit scores are important
- Obtaining and monitoring score

### Boost Your Credit Score [4]

- Getting started
- Building credit
- Monitoring your credit

## The Plastics

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### Comparing Cards [8]

- Pros and cons of debt, credit, and prepaid cards
- Approvals, fees, and rewards
- Keeping up with your cards

### Using Your Credit Card [35]

- Perks of paying on time & in full
- Understanding your billing cycle

## Loans

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### Loan Basics [13]

- Loan types and vocabulary
- Qualifying for lower rates
- Secured vs. unsecured loans
- Fixed vs. variable interest rates

### Predatory Lending [16]

- Forms of predatory lending
- Warning signs
- Understanding APR

### Demystifying Mortgages [20]

- Understanding APR
- Fixed-rate vs. adjustable-rate
- Mortgage repayment

### Strategies for Debt Repayment [37]

- Organizing debt
- Choosing a strategy

## Paying for College

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### Student Loans 101 [26]

- Federal vs. private
- Interest and repayment
- Financial Services

### How to Save on Tuition [38]

- Finding scholarships
- Saving and earning money
- Minimizing borrowing

## Income and Careers

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### Earning Money Online [23]

- How to sell your stuff
- Freelance work
- Earning money for your thoughts

### Income Essentials [25]

- Factors that influence careers
- How education affects income
- Improving income prospects

### Acing the Job Interview [30]

- Preparing for an interview
- Top 5 interview questions
- Confidence boosters

## Consumer Protection

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### Foiling Identity Theft [3]

- Safeguarding your information
- 5 Identity Theft Jackpots

### How to Spot Scams [31]

- Recognizing warning signs
- Types of scams
- Reporting scams

## Essentials

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### How to Save on Groceries [19]

- Psychology of spending
- Coupons and ways to save
- Tools for shopping smart

### Growing Your Money Locally [34]

- Reasons to think local
- Businesses impact communities
- Supporting local businesses

## Contact Us

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