



## Personal Finance

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### Budgeting Basics

- Budgeting misconceptions
- Budgeting best practices
- Setting SMART goals
- Delaying gratification

### Buying a Car

- True cost of ownership
- Evaluating cars & dealerships
- What lenders look for
- Car-buying process

### Renting vs. Buying a Home

- Benefits and drawbacks
- Home-buying process
- Types of home loans
- Preparing for home ownership

### Understanding my Paycheck

- W-2 form
- Purpose of a W-4 form
- Paystub components
- Local, state, and federal taxes

## Investing

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### Investing in Your Future

- Income and growth investments
- Retirement readiness
- Effects of inflation
- Power of compound interest

### Magic of Compounding

- Defining interest
- Simple vs. compound interest
- Calculating interest earned
- Understanding the effect interest has on growth

## Credit

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### Credit 101

- Cost of borrowing
- Credit score components
- Interpreting a credit report
- Borrowing what you can afford

### Credit Cards 101

- Building credit
- Types of credit cards
- Minimum payment dangers
- Calculating interest and how to avoid it

## Financial Services

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### Banking Basics

- Maintaining a check register
- Reconciling a bank statement
- Deposit slips and writing checks
- Protecting personal information

### Credit Unions vs. Banks

- Profit vs. not-for-profit
- Product offerings
- Institutional ownership
- Credit union philosophy

## College

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### My Financial Aid Package

- Types of gift aid
- Student loan options
- Work-study
- College net price

### Paying for College

- Become familiar with FAFSA
- Identify scholarship sources
- Learn about grants and loans
- Compare options

## Consumer Protection

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### Fraud 101

- Identity theft
- Detecting and deterring fraud

## Careers

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### Be Your Own Boss

- Developing a business plan
- Target consumers & marketing
- Funding sources
- Income, expenses, and profit

### Careers

- Credit union careers
- Job requirements by field
- Education requirements
- Skills & abilities needed

### Top 10 Interview Rules

- Good first impressions
- Body language & appearance
- Showing interest
- Prepping for an interview

## Essentials

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### Money Rules

- Creating a spending plan
- Responsible borrowing
- Investing in oneself
- Protecting against ID theft

### Understanding Taxes

- Types of taxes
- Basic income tax forms
- Deductions, exemptions, and credits

## Contact Us

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