Personal Finance

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
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
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

### 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

### 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

### Fraud 101
- Identity theft
- Detecting and deterring fraud

## Careers

### 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

## Essentials

### 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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