

2017 FINANCIAL WORKSHOP CATALOG

General Topic	Workshop Title	Topics	Length	Avail Spanish
Budgeting	Budget Road Map	How to create and use a budget	1 hr	
	Basic Banking	Using a bank account effectively	1 hr	Yes
	Do the Financial Math	Practical problems solved using simple math	1 hr	
	Common Cents	30+ money-saving tips	1 hr	
	Common Cents Tax Tips	Money-saving tips for the tax season	1 hr	
Credit	Give Me Some Credit	In-depth traditional credit workshop	1.5 hr	
	16 Popular Credit Myths	Overview of credit topics	30-45 min	Yes
	30 Popular Credit Myths	Full review of key credit concepts	1.5 hr	
Combo Budget/Credit	Empowerment Zone Lite	The whirlwind quick tour of budget and credit	1 hr	
	Empowerment Zone Basic	Overview of budget and credit topics	1.5 hr	
	Empowerment Zone Classic	Full review of key budget and credit topics	2.0 hr	
	Empowerment Zone Comprehensive	Our most complete budget/credit workshop	3.0 hr	
Home Buying	First Time Homebuyer Workshop	Full HUD-approved workshop and certificate. Can be multi-session.	8.0 hr	
	First Time Homebuyer Lite	Covers key topics related to buying a home. Can be multi-session.	4.0 hr	
	House Your Finances	Short overview of the home buying process	1-1.5 hr	
Students	Money in the Middle	Financial topics for middle schoolers	1 class period	
	Financial Teen Talk	Financial Topics for 10-12 graders	Double class period	
	College on a Budget	Budgeting for college students	45 min – 1 hr	

	College Credit	Credit issues for college students	45 min – 1 hr	
Miscellaneous	Finances Can Improve With Age	Financial topics for seniors and their caregivers	1 hr	
	Investing Basics	Fundamental topics for beginning investors	1.5 hr	
	NC Foreclosure Prevention Info Session	Information on mortgage assistance after a job loss	1.5 hr	
Annual Events	Feed Your Finances	Series of short workshops / food for all	Spring	
	Backpack Event	Series of workshops / school supplies for all	Late Summer	

BUDGETING

We offer a variety of budget-building classes to help those who have never prepared a budget before, and those who would benefit from tips and techniques that can turn a budget into an effective financial tool. Each workshop emphasizes different skills, and all can fit within the time constraints of a one-hour time slot.

Budget Road Map

Target Audience: Everyone – if they want to learn how to budget and have money left over from their paycheck.

Description: For a variety of reasons, many in our community struggle just to get the bills paid and put food on the table. Our basic budget class teaches how to manage finances properly and escape living from paycheck to paycheck. Goal setting, organization, and a can-do attitude are essential in making your budget work for you. We introduce tracking apps to organize those expenses, show how to do the simple math to be sure you get your money's worth on all that you buy, and teach how to survive financially during times of crisis. This is a good introductory class for any group or demographic.

You will learn: How to use a specific app to capture an expense/category on your cell phone in 10 seconds, and upload a month of expenses to a spreadsheet.

You will learn: How to budget for fluctuating expenses like clothing and car repairs/maintenance.

Basic Banking

Target Audience: The unbanked and those who want to know about the best way to establish and maintain a banking relationship.

Description: Have you avoided banks because you don't trust them or because you've been blackballed from opening an account? Are you tired of paying high fees just to maintain a small checking account? Come to our workshop and get all the information you need on how to open a free checking account, how to use it most efficiently to streamline all your financial transactions, and save time and money by using all your account features. Learn how to balance your checking account and avoid overdraft fees, stay away from out-of-network ATMs, and take advantage of all the protections your account offers.

You will learn: Which second chance banking accounts allow you to bank even with a bad history.

You will learn: Sure-fire techniques of guaranteeing that you will never overdraft again.

Do the Financial Math

Target Audience: The math-challenged (most people) who want to learn how to solve simple problems to save lots of money.

Description: Forget the formal way you learned math in school – this workshop presents problems that are practical and oriented to everyday living. Learn how to do the simple math to compare prices, get the best deals, and make informed decisions that can have a big impact on your financial life. Pick up the skills you need to embrace math as a positive way to improve your life rather than a topic to be feared and avoided.

You will learn: How to use math to save money on gasoline at the pump.

You will learn: How to do the simple math to learn how to get the best deal on an apartment rental.

Common Cents

Target audience: Anyone who wants a short but information-packed workshop on how to save lots of money with little effort.

Description: A fast-paced delivery of more than 30 of the very best ways to save money in your everyday life. The ideas cover everything from budgeting and managing your money to saving on student loans, cell phones, cable, and home repairs. Find out where you can get a free eye exam, learn about the best places to invest your cash safely, discover secrets for improving your credit score to get cheaper loans, and even learn how to file an effective complaint if you feel you've been ripped off. This workshop is a small investment for a big payoff in your wallet or pocketbook. Ideal for corporate lunch and learns.

You will learn: How it's easy to get a free and accurate credit score without supplying a credit or debit card number.

You will learn: About a great place to get really inexpensive prescription eyeglasses. Save a bundle over the optical shop prices.

Common Cents Tax Tips

Target audience: Tax filers who want to learn the best way to file and how to spend that tax refund wisely.

Description: Surveys the best and cheapest ways to file your taxes and avoid scams that will eat into your refund. Also includes a full array of money-saving tips to help you stretch that long-awaited tax refund. Save money on your cell phone and cable bills, cut down on food expenses, and use those warehouse clubs to save on big ticket items. You'll find out the best places to save your money, and learn about a new retirement account choice that you can start with spare change. Don't miss a chance to learn how to make that tax refund work really hard for you. Ideal for presentations between January 15 and March 1.

You will learn: How to think long range and put some of your refund into a college saving account for only \$25.

You will learn: How to get free cell phone service from the provider we reveal in the workshop.

CREDIT

Our credit workshops provide accurate information on how credit is reported and scored. The techniques taught in class help prepare participants to build or rebuild credit, improve their credit score, and repair damaging credit entries that penalize the consumer in their everyday financial life.

Give Me Some Credit

Target Audience: Everyone – because even “perfect” credit can be improved.

Description: We’ve been using this classic approach to the world of credit for many years, and it’s an effective tool in making clear how to use credit in a responsible manner. The subjects of how credit is reported and scored, and how to build and rebuild credit the proper way, require a disciplined approach that shows all the steps to polishing or repairing your credit record. We cover all the topics you need to know in sufficient depth for you to go out on your own and implement them for your own credit improvement quest. Bring your questions to this workshop – even though we’re thorough, the audience gets more out of a workshop when everyone participates and asks questions that address their own personal situation.

You will learn: That there is no such thing as a single credit score – even when several are pulled from the same credit bureau.

You will learn: The truth about defaulted debt and what actions creditors can – and cannot – take.

16 Popular Credit Myths

Target Audience: Those who want an introductory review of the credit world in a short time span.

Description: When it comes to credit issues, consumers often rely on advice they hear from family, friends, or the internet. Unfortunately, not all of that information is accurate or up to date. We’ll set the story straight by addressing the 16 most common myths that pervade the credit world. You’ll find out how to understand what’s on your report, how to improve your credit score the right way, and how to save money when trying to repair your credit. This is a good introductory workshop for short lunch and learns.

You will learn: How your credit card balance affects your score.

You will learn: The fastest way to boost your score if you have limited credit history.

30 Popular Credit Myths

Target Audience: Those who want the full treatment on credit and who are willing to listen to the true way that credit works.

Description: We've been presenting workshops on credit for over a decade, but this is a new workshop that takes a fresh approach. It covers most of the topics presented in our classic credit workshop (*Give Me Some Credit*), but does so in a way that fosters serious thought about accurate credit information and not what may have been heard or read before. With 30 myths to dispel, you can see that we have lots of work here in getting the story straight. It's worth a listen, because you'll emerge from this presentation with a clear understanding of how to approach credit reporting, credit scores, building new credit, and credit repair. Don't let those myths continue to keep you ill-informed about this vital financial topic.

You will learn: How to interpret a credit report when your debt has been sold off.

You will learn: The truth about store credit cards and how they can make your score go up – or down.

COMBO BUDGET/CREDIT

For those who would like to learn about budget and credit concepts in the same session, we offer four different workshops that are part of our Empowerment Zone series – teaching techniques that allow participants to go out on their own and become financially stable. All sessions cover core ideas, and differ in length from one to three hours, depending on the time available for the session and the level of knowledge needed.

Empowerment Zone - Lite

Target audience: Those who need the abbreviated version with the just the highlights of budget and credit concepts.

Description: A workshop that offers the top 10 tips for creating and managing a budget, and 16 credit concepts presented in myth vs fact format. With roughly 30 minutes devoted to each topic, students get a no-frills presentation that addresses the most common issues that people face in their financial lives. No one is shortchanged in this one-hour talk, because solid information is presented with some of it not available in any of the longer versions of the Empowerment Zone series.

You will learn: How to analyze your cash flow as a troubleshooting tool when you are running short on getting all your bills paid.

You will learn: That it's not good for everything to come off your credit report in seven years.

Empowerment Zone - Basic

Target audience: Those who want a good overview of budgeting and how to deal with various credit situations.

Description: A workshop that explains how a budget can fit into your personal life and can be used as a valuable tool in guiding you on the path of financial stability. The second half of the workshop deals with everything related to credit – what's on a report, understanding how credit is scored, and how to build new credit when none exists or improve credit whether it's already good or bad. The workshop format allows some flexibility in emphasizing the parts of the presentation that are most helpful to the intended audience.

You will learn: How to tune out the wants and concentrate on the needs in your financial life – a powerful step to financial stability.

You will learn: That the State of North Carolina can seize your state tax refund for certain kinds of unpaid debt.

Empowerment Zone - Classic

Target audience: Those who want a thorough review of all budget and credit issues.

Description: This workshop covers a wide variety of budget and credit topics. Learn how to create a budget, even if you've never had one before. Learn how to use it effectively in tracking and controlling your spending. Learn lots of money-saving ideas that will stretch your dollars and make them work hard for you. Learn all about credit – reporting, scoring, building, rebuilding, and repairing. And learn what can happen if you owe enough money on old debts and can't afford to deal with them.

You will learn: How to track expenses in real time using just your smartphone.

You will learn: That in addition to the standard credit reports, many other reports exist that can affect you financially. Learn how to get these extra reports for free.

Empowerment Zone - Comprehensive

Target audience: Those who want to leave no stone unturned in their quest for budget and credit knowledge.

Description: This is our most comprehensive combination budget/credit offering – three intense hours of information that may change your financial life. Learn how to set goals by writing down your short, mid-range, and long-term plans, and learn how to fund them with cash you'll save with a solid working budget. Save even more money with a wide variety of money-saving tips on everyday products and services that real people buy. Learn just about everything there is to know about credit, with accurate working information that you can use to build or fix your credit history and score. We even cover the less savory credit issues, such as debt settlement, judgments, and bankruptcy. You 'll get a lot from this class – if you attend.

You will learn: The concept of prioritized budgeting when you run short of cash in a given month.

You will learn: The truth about wage garnishment in North Carolina.

HOME BUYING

We always see lots of interest from people who want to purchase their first home. It's an involved and lengthy process, so learning about all the aspects of home buying before taking any active – and potentially costly – steps can help streamline the process. Take a quick tour, learn about home buying in small chunks, or immerse yourself in the full 8 hour certified class. We have it all.

First Time Homebuyer Workshop

Target audience: Those who want to know all the steps – in detail – in buying a home. Ideal for those needing a certificate for down payment assistance.

Description: This is the complete eight-hour HUD-certified class that covers all aspects of home buying. You'll learn the advantages and disadvantages of buying a home, how your budget and credit come into play for this big decision, how the mortgage lending industry works, mortgage products specifically designed for first-time homebuyers, working with a realtor, taking care of homeowners insurance, the home appraisal and inspection process, and important steps to take at closing and when you move into your home. We bring in a mortgage lender and licensed realtor to round out the offering, and provide sufficient time for interaction and learning about how much home you can afford for your own specific credit and financial situation. Attendees are eligible to receive a certificate that can be used for obtaining down payment assistance in the form of grants and forgivable loans.

You will learn: Why a mortgage pre-approval is an essential step in serious home shopping.

You will learn: That a home appraisal is usually mandatory but a home inspection is up to the prospective buyer.

First Time Homebuyer - Lite

Target audience: Those who want a reasonably complete review of how to buy a home in an accelerated presentation.

Description: This is a four hour version of the complete eight hour class that we offer to the public. We cut some corners to make it all fit, but you will still get the essential presentation on buying a home. It's all taught by a single instructor, so we leave out the professionals who otherwise would have come to our complete class and offer their insight to the process. While this can be taught in a single session, it is designed in four modules so it can be spread out over two or four sessions to accommodate tight schedules.

You will learn: The minimum credit score you need to get a mortgage for different lending products.

You will learn: That realtors have to give up a substantial portion of the commission they receive when a house is sold.

House Your Finances

Target audience: Those who want an overview of the home buying process or those who want to sample the full immersion class.

Description: This is a very slimmed-down version of a complete eight hour class that we offer to the public. It still touches on all the aspects of buying a home. You'll learn just enough about budget, credit, mortgage lending, working with a realtor, and other topics to determine if buying a home is likely to be the right decision for you and your family.

You will learn: The difference between a front-end and back-end ratio and how that determines how much house you can buy.

You will learn: Which mortgage products still offer 100% financing.

STUDENTS

Because few school curriculums offer exposure to practical personal finance topics, we offer this series for the classroom environment, and can work with teachers and school coordinators to schedule a visit to their school and class. We cover the full age spectrum from middle school to college, offering workshops that fit within defined class periods. Teachers are encouraged to time these workshops to supplement material that they expect to cover in their lesson plans.

Money in the Middle

Target audience: Middle schoolers who need a practical workshop on personal finances.

Description: This workshop covers the basics of budgeting, saving money, fundamentals of investing, credit cards, and other finance topics presented at a level that will appeal to pre-teens and early teens. The material includes a number of simple math problems to solve to emphasize the key financial concepts in the workshop. Students are given a short workbook to fill in with answers to the questions that are posed during the session. This is not a dumbed-down workshop – most students will be challenged by at least some of the material and teachers can review these concepts in more detail during subsequent class sessions.

You will learn: That money you borrow must be paid back – with interest.

You will learn: Four ways to save your money and how to make it multiply.

Financial Teen Talk

Target audience: High school students in the 10-12th grade who can round out their school work with personal finance topics.

Description: This workshop covers budgeting, saving, understanding the costs associated with buying and owning a car, how credit works, and the fundamentals of charging and paying for credit card purchases. Students who are closer to graduating will get the most from this workshop, and should learn enough to help them prepare for life after high school. The double period time fits well with many curricula and offers enough time to explore these topics in depth.

You will learn: About deductions from your paycheck – such as for FICA and a 401(k).

You will learn: About late payments and increased interest rates when a credit card is not paid by the due date.

College on a Budget

Target audience: College students, particularly those who are in their freshman year.

Description: This workshop helps college students make the financial transition from being dependent on their parents to being responsible for money issues. It emphasizes the concept of budgeting as a tool in managing finances. The workshop covers such topics as identifying where the money goes, how to structure your finances with a budget, using apps to track and analyze expenses, how to save for the future, and dealing with student loans when they have to be paid back. The companion workshop – *College Credit* – is a logical follow up for a multi-session class.

You will learn: About the most popular smartphone app for managing finances.

You will learn: That student loans can be forgiven if you find the right job.

College Credit

Target audience: College students, particularly those who are in their freshman year.

Description: This workshop helps college students understand the credit world – credit reports, credit scores, credit cards, loans, and the consequences of not managing finances wisely. Students will learn enough about these topics so they are more likely to use good judgment in the future when dealing with credit. The knowledge gained should help prevent derogatory credit issues that would otherwise follow them well into adulthood. The companion workshop – *College on a Budget* – is a suitable prerequisite for multi-session classes.

You will learn: An easy way to get free credit reports and scores when you want.

You will learn: How candidates are profiled financially when applying for a loan.

MISCELLANEOUS

This section includes a short variety of workshops tailored to very specific audiences. Seniors, those interested in investing concepts, and those who may qualify for mortgage payment relief can benefit from the subject matter in these presentations.

Finances Can Improve With Age

Target audience: Senior citizens, their caregivers, and those approaching retirement.

Description: This workshop covers the basics of a wide variety of topics of concern to seniors. Introductory material on Social Security, Medicare, reverse mortgages, benefit programs, senior discounts and bargains, investing, long term care, estate planning, and other topics are presented as an overview of the issues that many seniors face. The workshop is designed to be coupled with follow up one-on-one coaching/counseling sessions to address these topics in more detail. The talk is ideal for senior centers and other senior groups, especially if on-site facilities for follow up coaching are available.

You will learn: That you don't actually "lose" benefits if you work while collecting Social Security and go over the maximum earning limit.

You will learn: That if you are 65 or older, you may qualify for a substantial reduction in your home property taxes.

Investing Basics

Target audience: Those who want to find alternatives to the local bank as a means to make their savings grow faster.

Description: This workshop covers the basics of investing. It is not a get rich seminar on picking the latest hot stock. It does cover the basic range of places to store your excess funds, from very safe choices to more aggressive alternatives. The workshop covers CD investing, retirement investing, the basics of stocks, bonds, mutual funds, and other equity choices, and how to pick and choose the investment method that makes the most sense for your individual goals, needs, age, and temperament for risk. Learn just enough here so you can go out and research specific investment choices in more detail before committing your money.

You will learn: That bond prices go down when interest rates go up.

You will learn: About an investment choice for retirement where you can take out your money whenever you want – with no penalties.

NC Foreclosure Prevention Information Session

Target audience: Those who have lost a job or are underemployed and are having problems paying their mortgage.

Description: This information session outlines the main features of a program offered through the North Carolina Housing Finance Agency, with funding provided through the federal government. As a partner, our agency works with homeowners who are struggling to cover their monthly mortgage payment because of a discontinuity in income. Eligible participants included laid off workers, those who are underemployed, and those facing certain medical and other life changing events that have directly affected the ability to pay a mortgage. The program offers forgivable and non-forgivable deferred payment zero interest loans that can catch up on past due payments, can have monthly payments made for a period of time, that can recast existing mortgages with lower monthly payments, and that can pay off second mortgage loans.

You will learn: That going back to school for retraining after a layoff can qualify you for continuing mortgage assistance.

You will learn: That you may be able to pay off a first or second mortgage completely if the balance is \$50,000 or less.