

At a glance...

New Online Live Webinars

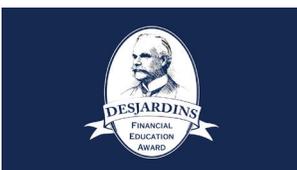


	WORKSHOP TITLE	SUMMARY
ADULTS Financial Wellness – Pursuing Economic Stability	<i>Budgeting Basics: How to Grow Your Dough with a Personal Spending Plan</i>	Recommended for ages 18+ Apply the 50-30-20 rule for determining fixed expenses, flexible spending, and financial goals. Explore the benefits of developing a written spending plan, how to track income and expenses, and strategies for record keeping through a scenario-based applied learning approach. Length: 1.5 hours
	<i>Tackle Your Debt</i>	Recommended for ages 18+ Develop an effective debt pay-down strategy. Gain an understanding for debt levels and reflect on what is considered good debt and bad debt. A basic budgeting framework is also discussed. Length: 1.5 hours
	<i>Understanding and Managing Credit</i>	Recommended for ages 18+ Financial decisions made today greatly impact your future. When using credit, you are spending your future income. This concept will be the backdrop while you explore managing credit responsibly, how to obtain credit, and the meaning of credit scores and credit reports. Length: 1.5 hours
	<i>Navigating Retirement with a GPS: Growing, Protecting, and Saving Your Funds for Retirement</i>	Recommended for ages 18+ Planning for a secure financial future can be overwhelming. A variety of topics regarding growing, protecting, and saving funds for retirement will be discussed. Common ways to prepare for retirement are identified, along with an introduction to the basics of wills, trusts, and social security earnings. Topics will help in understanding the importance of early planning for retirement. This session is an overview and non-advisory. Length: 1.5 hours
	<i>Home Buying 101</i>	Recommended for ages 18+ Become familiar with several elements of home buying, such as: the roles of the realtor, home inspector, loan officer, buyer, and seller. Explore the broad impact a home purchase can have on personal finances and identify financial preparation steps needed for success. Tips related to the property, the transaction, and the move, as well as advantages/disadvantages of home buying are covered. Length: 1.5 hours
	<i>Fraud Prevention: Isolating Your Personal Information and Side-Stepping Scams</i>	Recommended for ages 18+ Learn to identify ways to protect personal financial information from scam artists and identity thieves. Explore the tactics used to steal an individual's identity, information, and money. Practice resolving identity theft issues and become familiar with the steps it takes to report a scam. Length: 1.5 hours
TEENS Financial Capability: The Future is Now	<i>My First Job: Paycheck Basics</i>	Recommended for ages 14-17 Participants will be exposed to key concepts about paychecks, such as: the differences between gross and net income, details on pay stub (i.e., payroll deductions, and taxes), and payroll forms such as the I-9, W-2, and W-4. Length: 1.5 hours
	<i>How Do I Pay for That? Understanding Checking Accounts, Credit Cards, and Cash</i>	Recommended for ages 14-17 Explore the key differences between wants and needs and discuss opportunity costs and trade-offs. Learn to write personal checks and record transactions in a check register. Key differences and appropriate uses of debit cards, credit cards, and cash are discussed. Length: 1.5 hours
	<i>Mad City Money™ Simulation</i>	Recommended for ages 15-18 Participate in the creation and implementation of a realistic budget through a simulated experience. An occupation, income, and obligatory expenses are assigned with a spending plan. Learn to record all transactions using a spend/debit register. Debrief on personal experiences and skills acquired to create and enhance your own budget. Length: 1.5 hours
	<i>My Car, My Future, My Money</i>	Recommended for ages 11-13 Explore what it takes to be an entrepreneur by creating your own business or product concept. Learn basic banking and terms associated with savings and checking accounts. A metaphoric visioning activity is incorporated to help with future financial aspirations. Length: 1.5 hours

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TEENS Financial Capability: The Future is Now	<i>My Vehicle to Freedom: How to Navigate an Auto Purchase Without Getting Lost</i>	Recommended for ages 16+ Apply a planned buying process to identify needs and wants in making an informed automobile purchase. Compare earnings to vehicle cost and identify guidelines for using debt responsibly. Evaluate loan and insurance terms, and the potential for fraud. Length: 1.5 hours
	<i>Paying for Higher Education</i>	Recommended for ages 15-18 Explore costs related to funding higher education. Navigate the financial aid process (FAFSA) and develop strategies to pay for college by evaluating current and future financial means as compared to anticipated financial commitment. Discussion on the hidden costs of college and possible financial resources available are outlined. Parents or guardians of the student who will be applying for financial aid are strongly encouraged to attend. Length: 1.5 hours
YOUTH Financial Education Series: Learn to Earn	<i>Joe the Monkey Saves for a Goal</i>	Recommended for ages 5-8 Using the book, <i>Joe the Monkey Saves for a Goal</i> by John Lanza, youth will make decisions about how to spend, share, and save money. Following reading and discussion, children are encouraged to create their own save jar and to establish a financial goal. Length: 1 hour
	<i>H.A.B.I.T.S.SM for Smart Consumer Spending</i>	Recommended for ages 11-13 Learners will explore how to make informed consumer decisions through role-playing exercises. They will learn to build positive spending habits with real-world practice examples. Length: 1.5 hours
	<i>Financial Well-Being: Goal Setting for a Bright Financial Future</i>	Recommended for ages 10-16 Identify what it takes to become financially independent by setting S.M.A.R.T.E.R. goals, creating a written financial plan, and distinguishing between needs and wants. Explore how investing in your own personal human capital can increase the likelihood of career success. Working in teams, participants will develop a creative presentation synthesizing their knowledge of the targeted financial and goal-setting concepts and skills. Length: 1.5 hours
	<i>Create Your World: Your Business Makes a Difference</i>	Recommended for ages 9-12 Learn what it means to be a business owner and how entrepreneurship is an available career option. Expand your ability to solve problems and think critically while learning relevant vocabulary, the role of a financial institution (i.e., a credit union or bank), essential financial concepts, and how to project costs and establish product pricing for your start-up business. Length: 1.5 hours
	<i>Feed Your World: Planting Seeds for Change</i>	Recommended for ages 9-12 Integrate math, science, and technology to create opportunities for making informed decisions and to explore solving social concerns, such as hunger. Seek answers on how to feed the community through growing sustainable food. Three types of gardens, concepts of money, and making trade-offs in relationship to a budget are discussed. Work in teams, share learning experience, brainstorm, and compare various ideas based on a common theme. Length: 1.5 hours
	<i>Change Your World: Make a Positive Impact</i>	Recommended for ages 9-12 Participants discuss making responsible financial decisions while looking at their personal aspirations in the context of how to make the world a better place. They contemplate trade-offs, emergency funds, and the importance of planning and designing a budget. Participants learn key financial concepts and form positive attitudes and behaviors that can help them become financially capable young adults. Length: 1.5 hours
	<i>Growing Your Grit: Strengthening Your Talents to Create a Positive Social Impact</i>	Recommended for ages 9-12 Create and explore your feelings and ideas on basic financial decisions and philanthropy. Self-reflect to determine how you can share your skills and talents to make a positive impact in your community. Length: 1.5 hours
	<i>Heroes With Heart: Making Financial Decisions to Create a Positive Social Impact</i>	Recommended for ages 9-12 Create a heart map as you explore your own passion and drive to make a positive social impact. Apply elements of math and art to make informed financial decisions while following your passion. Discuss trade-offs and budgeting and share ideas and solutions for real-world challenges. Length: 1.5 hours

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SEFCU's Institute for Financial Well-Being is a unique educational initiative that features an innovative approach to providing free financial education to community organizations and individuals. The SEFCU Institute for Financial Well-Being is intended to guide and encourage participants to focus on achieving personal economic stability and financial independence through a series of free workshops that aims to have a lasting impact on the community. SEFCU products and services are not discussed in these seminars. The SEFCU Institute is the recipient of both the national and statewide 2018 Desjardins Youth Financial Education Award (more than \$1 billion asset category).