



Financial Workshops

A financial workshop is a powerful tool for promoting financial education. These sessions equip employees with the skills to manage personal finances, improve financial health, and understand the impact of their decisions.

Interactive and practical, workshops feature hands-on activities to enhance learning and application. Each session includes specific objectives and materials provided, unless noted otherwise. **All sessions available in Spanish upon request only.**

☐ Mastering Your Spending Plan

Learn how to take control of your finances with this practical budgeting workshop. Perfect for anyone looking to manage their money more effectively and confidently.

- How to budget effectively
- Key elements every budget should have
- Money personality
- Relationship with money

In-person: Participants must come ready to access their bank app(s) or bring the previous month's bank statements.

☐ Debt Downsize, Lighten the Load with Confidence

Unlock essential debt management skills. This workshop will help you evaluate your current debt situation and what strategies to use to lower or pay off your debts.

- Debt Management
- Strategies to reduce or pay off your debts.
- How your debts affect your credit score in a positive or negative way

In-person: Participants must come prepared with a detailed list of their debts, APR, balance due, and monthly payments.

☐ Building Your Future, How to Set Financial Goals That Work

Financial goals help you make progress with your money and get to where you want to be faster since you will be focused on intentionally putting your money to work.

- How to set a financial goal
- Be SMART when achieving your goals
- The science behind achieving goals
- Step-by-step plan to follow

☐ Your Credit Your Power: Take Control Today

Credit doesn't have to be confusing! Whether you're building credit for the first time or working to improve it, everyone will walk away learning something new about credit.

- Understanding your score
- Key Components of Credit
- How to build and maintain healthy credit

☐ **Open House, Open Doors: Your Journey to Buying a Home**

This workshop is designed to guide you through the complexities of purchasing a home. This session empowers attendees with the knowledge and tools needed to approach homeownership with confidence. Perfect for first-time buyers and anyone looking to refresh their home-buying expertise!

- Understand the Home-buying Process: Step-by-step guidance from search to closing
- Financing Basics: Learn about mortgages, loans, and budgeting for your new home
- Tips and strategies when buying a house

☐ **Money Personality**

Your money personality reflects your attitudes, behaviors, and habits around finances. By understanding your money personality, you can gain valuable insights to make meaningful changes and take control of your financial future.

- How your behaviors affect your finances
- Dive into the most common money personalities
- Relationship with money
- How to transform your behavior into steps that will help you have a positive impact on your finances

☐ **Personal Finance 101**

Personal finance can feel intimidating and challenging to manage, but building a strong financial foundation is key. It equips us to navigate all the financial decisions we will face throughout our lives with confidence and ease.

- The Importance of Financial Literacy
- Keys to building a solid foundation
- Personal Finance Basics

☐ **Tips and Tricks to Maintain Healthy Credit**

A good credit score offers numerous benefits, including lower interest rates, access to down payment assistance, better housing opportunities, and more competitive insurance rates, among others.

- Tips on how to keep your credit score healthy
- Tricks on how to boost your credit score
- Free apps and other options to track your credit

☐ **Elevating Money Mindset, Overcoming Financial Anxiety**

Discover practical strategies to overcome financial anxiety, shift from a scarcity mindset to one of abundance, and reduce stress. Join us to build confidence, take control of your finances, and pave the way for long-term financial well-being!

- Learn practical strategies to overcome financial anxiety
- Reframe limiting beliefs about money
- Tools and exercises for creating a sustainable and empowering money mindset.

☐ **Swipe Smart: The Good, The Bad, and The Rewards**

This workshop is designed to help participants navigate the complexities of credit card use. Whether you are a seasoned cardholder or new to the world of credit, this workshop will equip you with the knowledge to avoid common pitfalls and maximize the benefits of your cards.

- How to treat your credit card as a powerful financial tool
- Understand the true cost of carrying a balance
- Discover strategies to leverage rewards and exclusive benefits to your advantage

☐ **Decoding Student Loans**

This workshop offers a clear and comprehensive guide to understanding student loans, equipping participants with the knowledge and tools needed to make informed decisions and confidently manage their student loan journey.

- Types of Loans
- Repayment Plans
- Consolidation and refinancing
- Types of forgiveness

(No materials required/included)

☐ **Roadmap to the Perfect Ride: Smart Car Buying Tips**

This workshop is your ultimate guide to making informed and confident car-buying decisions. This session equips participants with the tools and strategies to drive away with the perfect ride.

- Learn how to research effectively
- Understand financing options
- Tips and tricks to negotiate like a pro

☐ **5 Tips to Avoid Financial Shock During the Holiday Season**

Who likes to start the new year with a pile of debt? You can enjoy the holiday season while maintaining good financial health and thus reduce financial stress.

- Effectively budget for this season
- Comparative shopping
- Find alternatives to gifts

Each participant will receive the "Holiday Budgeting tool" via email.

☐ **Stress Less, Save More: The Power of Emergency Funds**

Discover the peace of mind that comes with being financially prepared. Life is unpredictable, and without a plan to handle unexpected expenses like job loss, medical bills, or other emergencies, your financial stability can be at risk. Take control by preparing for the unexpected.

- What Is an Emergency Savings Fund?
- How Much Should You Save?
- How to Build Your Emergency Fund

☐ **Mental Wealth: The Emotional Side of Financial Wellness**

Discover the link between financial stress and mental health. This workshop offers practical strategies and tools to help you build healthier financial habits and achieve lasting financial wellness.

- Financial Stress and Mental Health
- Shifts & Habits
- Tools & Practices to achieve Financial Wellness