



NeighborImpact

Critical Needs. Diverse Services. Empowering Change.

FINANCIAL FITNESS CLASS CURRICULUM

CLASS #1: FINANCIAL PLANNING & MONEY MANAGEMENT

IN THIS CLASS STUDENTS WILL LEARN ABOUT THE IMPORTANCE OF FINANCIAL PLANNING AND HOW TO PLAN YOUR FINANCES. INSTRUCTORS DISCUSS STRATEGIES FOR SETTING AND ACHIEVING FINANCIAL GOALS; MANAGING INCOME AND SPENDING; TRACKING EXPENSES; AND CREATING A SPENDING PLAN. INSTRUCTORS ALSO REVIEW WARNING SIGNS OF FINANCIAL IMBALANCE AND TIPS FOR BEING A WISE CONSUMER. STUDENTS THEN ARE LED THROUGH LESSONS ABOUT BUDGETING, INCLUDING WHY BUDGETING IS IMPORTANT, HOW TO DO IT, AND OTHER RULES AND TIPS ABOUT MONEY MANAGEMENT.

CLASS #2: SAVING & INVESTING

OUR SECOND FINANCIAL FITNESS CLASS COVERS THE IMPORTANCE OF SAVING AND INVESTING. THIS CLASS GOES OVER STRATEGIES TO REDUCE SPENDING AND INCREASE INCOME, RESOURCES TO AID SAVING, SAVINGS TOOLS AND CHALLENGES, AND THE DIFFERENCES BETWEEN SAVING AND INVESTING. INSTRUCTORS ALSO COVER BASIC INVESTMENT STRATEGIES AND TERMS, AS WELL AS WHY IT IS IMPORTANT TO CREATE A FINANCIAL PLAN FOR THE FUTURE.

CLASS #3: BANKS AND OTHER FINANCIAL INSTITUTIONS

STUDENTS WILL LEARN ABOUT THE DIFFERENT KINDS OF FINANCIAL INSTITUTIONS IN OUR COMMUNITY. THE CLASS ALSO REVIEWS WHAT PRODUCTS AND SERVICES BANKS OFFER. INSTRUCTORS COVER ELECTRONIC BANKING SERVICES IN PARTICULAR BECAUSE THIS KIND OF BANKING SERVICE CAN BE AN EFFECTIVE AID IN MANAGING MONEY. STUDENTS ARE INSTRUCTED ABOUT HOW BANKS MAKE MONEY, TYPICAL BANK FEES, TIPS FOR CUTTING BANK COSTS, AND HOW TO OPEN AND MANAGE A BANK ACCOUNT. THE CLASS ALSO REVIEWS FRINGE BANKING SERVICES AND PRESENTS A SHORT VIDEO ABOUT THE PITFALLS THAT MAY AWAIT PEOPLE WHO UTILIZE THESE TYPES OF SERVICES. FINALLY THE CLASS COVERS IDENTITY THEFT AND WAYS TO CAN PROTECT YOURSELF FROM IT.

CLASS #4: CREDIT

THE FOURTH FINANCIAL FITNESS CLASS PROVIDES A GENERAL OVERVIEW OF CREDIT, INCLUDING THE PROS AND CONS OF USING IT, THE KINDS OF CREDIT AVAILABLE, AND THE IMPORTANCE OF MAINTAINING A GOOD CREDIT RECORD. INSTRUCTORS REVIEW HOW TO READ A CREDIT REPORT AND HOW TO DEAL WITH CREDIT REPORTING ERRORS AND PROBLEMS. IN ADDITION, THE CLASS COVERS DANGER SIGNS OF CREDIT PROBLEMS, DEBT ACCUMULATION AND BANKRUPTCY. STUDENTS ALSO ARE GIVEN AN OVERVIEW OF CREDIT CARDS AND CRITERIA THAT CAN BE UTILIZED TO SELECT AN APPROPRIATE CARD. FINALLY, STUDENTS LEARN HOW INTEREST WORKS AND HOW TO PROTECT THEIR CREDIT.