



## Budgeting & Savings (1.5 Hours)

- Needs vs. Wants
- How to build a budget
- Money strategies for discretionary income
- How to make savings goals

## Credit Reports - Building and Protecting Credit (45 min)

- How to read a credit report
- Factors that affect your credit score
- How to rebuild your credit score
- Intro to collection terms

## Investing (45 min)

- Investing terms
- The importance of compounding interest & how small savings matters
- Investment strategies for every age and income level
- How to ask educated questions to the experts in the industry

## Credit and Loans (45 min)

- Banking terms for loans and credit cards
- How to use APR
- How to use your debt ratio to decide if you should take out a loan
- How to ask educated questions to the experts in the industry

## Consumer Rights and Predatory Lending (1 Hour)

- Examples of predatory lending
- Communicating with collection agencies
- Steps to getting out of collections

## Taxes (35 min)

- Tax terms
- Roth vs Traditional IRA
- Tax strategies: Credits vs Adjustments

## Student Loans 101 (50 min)

- Intro to student loan types
- How different student loan repayment works
- Examples of how to best proceed with your student loans

## Insurance (45 min)

- Insurance Terms
- Coverage that is right for you
- How to save on your insurance.

**Budget:** Doctor Budget, Annual Expense Calendar, Match Pay Day to Bill Pay, Staircase Savings

**Credit Score:** Credit Report Organizer  
**Investing:** Types of Investments

**Banking:** Credit Card & Bank Account Comparison Sheet

**Income Tax:** 1040 Broken Down

**Collections:** IRS Collection Flow Chart, Collection Negotiations Decision Tree