



Homeward

Homeward Financial Fitness Key Topics

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