

# Financial Literacy Classes

- FREE!
- Open To The Public
- Child Care Provided

Every Wednesday  
Starting March 5, 2013  
5:00pm - 7:00pm

Abrazar-SparkPoint  
7101 Wyoming St.  
Westminster, CA 92683

To register, please call  
(714)893-3581 ext. 125



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|----------|---------------------------------------|
| Mar 6    | Bank on it & Check It Out             |
| Mar 13   | Borrowing Basics & Pay Yourself First |
| Mar 20   | Money Matters                         |
| Mar 27   | Keep It Safe                          |
| April 3  | To Your Credit & Charge it Right      |
| April 10 | Loan to Own & Your Own Home           |
| April 17 | Financial Recovery                    |



Orange County United Way



Turn Over for Course Description

### **Bank on it & Check it Out**

Introduces basics of banking—from the different types of financial institutions to the services they might offer. We will be discussing what a checking account is and what the benefits are of having one. You will learn how to compare checking accounts, open a checking account, use the money in a checking account, write a check, and keep records for a checking account.

### **Money Matters**

One of the steps to financial security is planning and following through on a personal budget. Budgeting is about choices—choosing how to make money and choosing how to spend money. This course will help you with budgeting basics.

### **To Your Credit & Charge it Right**

Knowing what a credit report and credit score is, is essential to having good credit. People generally don't know how to build credit or what credit is causing them to misuse credit cards and ruin their credit standing. This course will cover how to order a credit report, how to read a credit report, how to repair credit, how to recognize credit repair scams, and how credit cards work.

### **Financial Recovery**

Whether you are experiencing financial difficulties for the first time or you have experienced ongoing financial problems, this course will provide you with the steps you can take to develop a financial recovery plan and rebuild your credit.

### **Borrowing Basics & Pay Yourself First**

Sooner or later almost everyone needs to borrow money. If used wisely, credit can benefit you and your family. But first, there are some things you should know about the value of credit and its costs. Saving money is an important part of building your financial future. This course will show you how your money can grow when you save as well as how saving can avoid borrowing at a cost.

### **Keep it Safe**

Attendees will learn the laws that protect your rights as a banking consumer, ways to avoid scams, ways to protect your identity, and how to resolve complaints regarding your bank accounts.

### **Loan to Own & Your Own Home**

Understanding installment loans is important when using loans to make purchases. Attendees will be provided with general information on installment loans, including car loans. Beginning with an installment car loan will eventually lead to an installment loan for a home. This course will cover the benefits and pitfalls of renting versus owning, how to determine your readiness to buy a home, and different mortgage programs.

**Childcare will be provided for children over 2 years old.**

**If you have any questions, feel free to contact Jessica Lewis at 714-893-3581 ext. 125.**