

Financial Education and Independence







Agenda

- Test Your Knowledge Pre-Test
- Test Your Knowledge Post-Test
- Local Resources

QUESTIONS



Pre-Test







True or False: You should start budgeting for your baby as early as possible during pregnancy.

- A. True
- B. False

True or False: In Franklin County, there are resources to help you if you are struggling financially.

- A. True
- B. False

Which of the following activities can help you save money and reach your financial goals?

- A. Set a savings goal that works for you
- B. Create a rule to live by to help you achieve your goal
- C. Make a financial promise to yourself—and take steps to keep it
- D. All of the above

If you are behind on your bills, which questions should you ask yourself to begin to fix the situation?

- A. Where does my money go?
- B. What are all my bills and when are they due?
- C. How do I make tough choices in tight months?
- D. All of the above



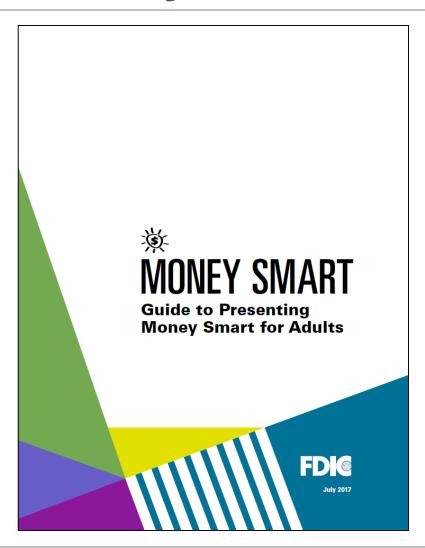
FDIC Money Smart







Money Smart for Adults



MONEY SMART FOR ADULTS MODULES

Money Smart for Adults currently consists of 11 modules that focus on different aspects of banking and money matters. You can teach the modules in the order below, or pick and choose modules to deliver in any order you wish.

Module Number	Current Module Title	Current Module Description
1	Bank On It	Introduces participants to the services banks offer and how to open an account.
2	Borrowing Basics	Helps participants decide when and how to use credit appropriately, and what forms of credit best suit their needs.
3	Check It Out	Gives participants the skills needed to use a checking account correctly.
4	Money Matters	Shows participants how to prepare and follow a personal spending plan.
5	Pay Yourself First	Helps participants understand the importance of saving money. Describes savings and investment options.
6	Keep It Safe	Informs participants of their rights as consumers. Discusses identity theft and fraud. Provides advice on how to prepare financially for emergencies.
7	To Your Credit	Emphasizes the importance of building and maintaining a good credit history. Explains how to address credit issues. Shows participants how to read a credit report.
8	Charge It Right	Teaches participants how to shop for and use a credit card responsibly.
9	Loan to Own	Describes the characteristics of consumer installment loans, and how participants can determine which loans are best for their needs.
10	Your Own Home	Helps participants determine if they are ready to become homeowners.
11	Financial Recovery	Helps participants rebuild their financial lives and repair their credit.

Guide to Presenting Money Smart for Adults

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Post-Test







True or False: You should start budgeting for your baby as early as possible during pregnancy.

- A. True
- B. False

True or False: In Franklin County, there are resources to help you if you are struggling financially.

- A. True
- B. False

Which of the following activities can help you save money and reach your financial goals?

- A. Set a savings goal that works for you
- B. Create a rule to live by to help you achieve your goal
- C. Make a financial promise to yourself—and take steps to keep it
- D. All of the above

If you are behind on your bills, which questions should you ask yourself to begin to fix the situation?

- A. Where does my money go?
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- C. How do I make tough choices in tight months?
- D. All of the above

Local Resources

 Columbus Urban League – Financial Empowerment/ 700 Credit Score Initiative

https://www.cul.org/initiatives/700-credit-score/



Empowering Communities. Changing Lives.

 Turnkey Development Institute – https://www.turnkeydvi.org/

