

	<ul style="list-style-type: none"> <li>• Choose one more money saving idea and commit to it for this week.</li> <li>• Find one community resource that could help save you money.</li> <li>• Commit to one week with your new budget.</li> </ul>
<b>WORKSHOP 4</b>	<p><u>Banking Basics &amp; Checking Accounts</u></p> <ul style="list-style-type: none"> <li>• Welcome back and group sharing</li> <li>• Common banking terms</li> <li>• Different types of financial institutions</li> <li>• Common banking fees</li> <li>• How to open a bank account</li> <li>• What to do if you have poor banking history</li> <li>• Checking accounts</li> <li>• How to read a check, how to write a check</li> <li>• How to balance your checkbook</li> </ul> <p>Homework:</p> <ul style="list-style-type: none"> <li>• Choose one more money saving idea and commit to it for this week.</li> <li>• Commit to another week with your budget and revise if needed.</li> <li>• Find out the amounts of 1-3 bank fees charged at your bank (or a bank you are interested in).</li> </ul>
<b>WORKSHOP 5</b>	<p><u>Debit Cards, ATMs, Online Banking, &amp; Money Safety</u></p> <ul style="list-style-type: none"> <li>• Welcome back and group sharing</li> <li>• Debit cards: how they work, fees and incentives, and safety tips</li> <li>• How to use an ATM</li> <li>• ATM safety</li> <li>• Internet banks and online banking</li> <li>• Mobile banking and cash apps</li> <li>• Direct Deposit</li> <li>• Debit system through Social Security</li> <li>• Automatic bill payments</li> <li>• Money safety: tips to avoid identity theft, resources</li> </ul> <p>Homework:</p> <ul style="list-style-type: none"> <li>• Choose one more money saving idea and commit to it for this week.</li> <li>• Commit to another week with your budget and revise if needed.</li> </ul>
<b>WORKSHOP 6</b>	<p><u>Credit &amp; Loans</u></p> <ul style="list-style-type: none"> <li>• Welcome back and group sharing</li> <li>• How credit works; credit reports and credit scores</li> <li>• Credit facts and terms</li> <li>• Pros and cons of credit</li> <li>• How to build credit</li> <li>• How much credit is too much and steps to paying down credit cards</li> <li>• How loans work; reasons for taking out a loan</li> <li>• Pros and cons of loans</li> <li>• Understanding loan contracts and interest rates</li> </ul>