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