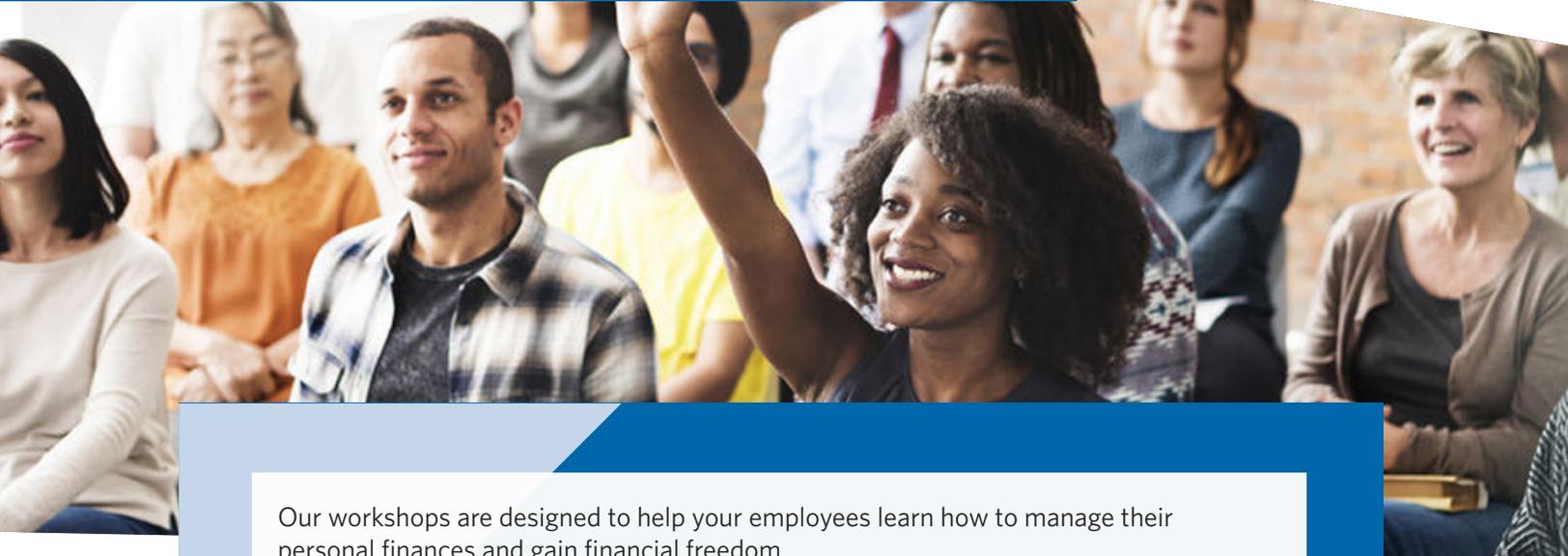


Money Wise Workshops

Free on-site financial education

American
First
Credit Union



Our workshops are designed to help your employees learn how to manage their personal finances and gain financial freedom.

- No cost to you or your employees
- Hosted morning, noon, or evening to accommodate your schedule
- Cover a wide range of financial issues that impact individuals and families — including budgeting, credit, and home buying

At Your Facility

Our workshops are conveniently held at your location(s). Simply provide a meeting room and we'll provide official announcements, materials, speakers, and refreshments.

No Cost - It's On Us!

Workshops are completely free to both you and your employees. These workshops are open to all employees, not just American First members. Information is presented without a sales pitch and with no obligation.

Industry Professionals

Our presenters, made up of our own professionals and industry partners, draw on their day-to-day experiences to share stories and examples to add meaning to the information presented.

Customizable

We have a variety of workshop topics to choose from (shown on back) and we can tailor all of our workshops to fit your group request. Workshops can be conducted in Spanish upon request. If there is a topic your employees are interested in and it is not listed, please let us know.

Contact us today to schedule your complimentary workshop

Barbara Hernandez

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Andrea Reyes

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amerfirst.org | 800.290.1112

Money Wise Workshops

1 Building a Better Budget

- Identify where your money goes
- Smart saving tips
- Design a realistic spending plan
- Get and stay out of debt

7 Credit Union Membership

- Learn about the credit union difference
- Products and services for your benefit
- Rate comparisons
- How to start accessing benefits

2 Understanding Your Credit

- What impacts your FICO score
- How to improve your FICO score
- How to dispute inaccurate information
- Fair Credit Reporting Act and your rights

8 Raise Money-Smart Kids

- Financial literacy for all ages
- Using your life as a real-world money tour
- Spend-save-give allowances
- Encourage saving for future goals

3 Car Buying Basics

- New vs. used and leasing vs. owning
- Shop for the best financing
- Review the sales contract
- Stress-free car shopping

9 Borrowing Basics

- Loan options
- Compare offers
- How your credit report is used
- Insurance coverage

4 Homebuying 101

- Benefits of home ownership
- Prequalification process
- Finding your new home
- What to expect during escrow

10 Financial First Aid

- Ways to increase income
- Ways to cut expenses
- Prioritize your bills
- Communicate with your creditors

5 Identity Theft

- How your information is compromised
- What to do if you are a victim
- How to minimize your risk
- Protect yourself

11 Money Mastery

- SMART goal-setting techniques
- Six wealth building tools
- Financial planning
- Available resources

6 Psychology of Spending

- The role of advertising
- Impulse buying
- Retail therapy
- Money as love

12 Financial Planning & Retirement

- Create a financial plan
- How to address the multiple financial goals in life
- How much do you really need to retire?

To learn more about American First Credit Union, please visit amerfirst.org or call **800.290.1112**.



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