

## La Casa de las Madres Financial Management Workshops

### Workshop 1

#### **Budgeting & Financial Goal Setting, Creating an Action Plan**

- Introduction/Icebreaker
- Confidentiality & Commitment
- Wishes & Gains (What do you hope to gain from this class?)

#### **Financial Goal Setting**

- Achieving Your Financial Goals
- Goal Setting Exercise
- Short vs. Long Term Goal Setting
- “What would you do if you won the lottery?”
- Create a Financial Action Plan
- Get Out & Stay Out of Debt

#### **Budgeting**

- Keys to Financial Freedom
- Suggested Budget & Expenses
- How to Manage Your Money
- Ways to Save
- Tracking your expenses
- Creating your personal budget
- Personal Record Keeping

**Homework:** Think about one way you wasted money during the week. Think about one way you saved.

### Workshop 2

#### **Explore Relationships with Money Give Yourself A Raise, Resources**

#### **Discover your Money Personality**

- Assess Your Assets
- How Secure Do You Feel About Money?
- Money Myths
- 10 Steps to Financial Wellbeing

#### **Give Yourself a Raise**

- Make the System Work for You
- Money Down the Drain
- 101 Ways to Save
- 211, CARE, CA Lifeline, CA Low Cost Auto Insurance, etc.
- Impact of Time Value of Money
- Give Your Paycheck a Boost
- EITC, SF Working Families
- IDAs

#### **Resources**

- Freebies & Discount Events
- Consumer Referrals

**Homework:** Think of a resource, skill or hobby you have that can help you increase your income.

### Workshop 3

#### **Credit Reports & Everything You Ever Wanted to Know About Using Credit**

#### **Using Credit**

- What Is Your Credit I.Q.?
- Should You Use Credit?
- Shopping for Credit
- Cost of Credit
- New Credit Card Regulations
- Your Credit Rights & Responsibilities
- Financial Warning Signs

#### **Take the Mystery Out of Credit Reports**

- Establishing Good Credit
- Obtaining a Credit Report
- Cleaning Up Your Credit Record
- Rebuilding Good Credit

#### **Graduation! Distribute Financial Education Certificates**