



# Education at a Glance

Check out our courses and innovative tools to help members of all ages make informed decisions and develop healthy financial habits. All workshops run 45-90 minutes.

## Build a Better Budget

Best for ages 18+

Your budget is a key that opens doors, guiding you to your money goals. Get ready to take control of your finances and your future! Find out how to:

- Organize what you make, spend, and save
- Set goals to save up, spend down, look ahead
- Harness the power of mindful spending
- Identify budget tactics that work best for you

## Fraud Prevention

Best for ages 18+

Your personal information is solid gold for criminals. Why make it easy for them to steal your identity and money? Learn how to keep your Social Security number, passwords, account numbers, and other personal information safe.

- Get familiar with tricks used by criminals
- Take steps to protect your personal information
- If you're a victim of identity theft, find out what to do

## Home Buying 101

Best for ages 18+

Find out how to buy a home you can afford with the know-how to make it happen! Whether you're a first-time homebuyer or seeking a refresher, join us to learn:

- The pros and cons of homebuying
- Ways a real estate agent, home inspector, and loan officer assist you

- The impact of a home purchase on your personal finances
- How to make your move easier

**Bonus!** A mortgage representative will join us to provide tips to evaluate a property, steps homebuyers can take to prepare their finances, and ways to streamline the purchase.

## Retirement Basics

Best for ages 18+

Procrastinating is easy because there's always tomorrow. Yet when it comes to having enough money for your life in retirement, putting things off can be costly. Learn how to grow, protect, save, and invest in "future you!"

Together, we'll explore:

- Benefits of early planning
- Ways to prepare for life in retirement
- Social Security earnings, basics of wills and trusts

*This session is an overview and non-advisory.*

## Debt Knockout

Best for ages 18+

Do you feel like debt is limiting your life's possibilities? Join us to learn how to tackle your debt, step-by-step, and manage your credit in the future.

- Develop an effective debt pay-down strategy
- Understand debt levels, and good and bad debt
- Discuss a basic budgeting framework

Register today to reserve your spot! Enrollment is limited for the best learning experience.



### Understanding and Managing Credit

Best for ages 18+

It can be really gratifying to buy something with a credit card or a loan. Just remember, you're spending your future income (in the form of monthly payments). Once you factor that into your decisions, you're in full control!

Join us and learn about:

- Credit scores and credit reports
- Tips for obtaining credit and improving it
- How to manage credit responsibly

### Paying for Higher Education

Best for ages 15+

As costs soar, many students and families find higher education difficult to afford. Join us for information and guidance that can help make college more affordable.

- Determine the full cost of funding higher education
- Get tips to navigate the financial aid process (FAFSA)
- Strategize financial means (current, future) vs. anticipated commitment
- Uncover hidden costs and identify potential financial resources

**Bonus!** A Certified College Funding Specialist from the College Bound team will join us to answer your questions.

**Free Service (for Broadview Members).** College Bound consultation services, provided by certified specialists, are available free of charge for students and families

who bank with Broadview. Meet with a College Bound specialist to review college planning and funding timelines, strategies for selecting a college, and options to cover the cost. Your College Bound specialist remains your contact for questions or needs that may arise throughout the college years.

### Quick Tips for Budget Success

Best for ages 18+

Does the idea of living simply and leaving some of your stress behind appeal to you? Find out how you can make room in your life for two intertwined priorities: your finances and personal well-being. For easy living that's "financially green," learn how to:

- Set meaningful goals and have fun saving up
- Make room in your budget for what's important
- Discover the joy of free and low-cost experiences

### Talk it Up: Kids and Money

Best for ages 18+

When it comes to children and money, forming habits early on can create lifelong benefits. Join us for tips to talk about money with children and teens so they're excited to get started, including:

- Questions to explore together
- How financial decisions create success stories
- Incentives for smart saving and spending
- Why goals and financial stability matter
- Financial checkpoints to celebrate progress

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To coordinate a course, visit [broadviewfcu.com/contactedu](https://broadviewfcu.com/contactedu). Contact our financial education team at [financialwellbeing@broadviewfcu.com](mailto:financialwellbeing@broadviewfcu.com) with any questions.

## Financial Independence Training:

### F.I.T. for Life\*

Best for ages 15+

Picture yourself in the future – where does your journey take you? Embark on an adventure filled with real-life situations and games of chance to learn how to manage your money. Join our Financial Independence Training so you feel F.I.T. for the road ahead.

- Decide how you will use your income
- Make big choices on housing, transportation and more
- Adapt to the unexpected
- Learn to save for emergencies and big purchases

*\*Optimized for an in-person experience for large groups*

## Banking Basics

Best for ages 14+

If you're new to banking, we can help! Find out what you need to know to open and use a bank account with this course covering:

- How to open an account and track funds
- Key features of checking and savings accounts
- Choosing and using a payment method like checks, debit, and credit cards
- New job paperwork and ways to get paid

## Joe the Monkey Saves for a Goal

Best for ages 5-8

Using the book *Joe the Monkey Saves for a Goal* by John Lanza, we get kids thinking about the perks, possibilities, and pitfalls of money. As the tale unfolds, children:

- Learn how to make decisions about money
- Discuss spending, sharing, and saving
- Discover how to create their own money goal
- Are encouraged to create a "Save" jar for their goal

## The Adventures of Cubby and Coco™

Best for ages 5-7

Children follow along as Cubby (a bear) and Coco (a bunny) take them around New York's capital city. In this storybook, Cubby and Coco show us how good it feels to:

- Make new friends
- Spread kindness through sharing
- Figure out new ways to support others
- Solve problems and make good money choices

## Quinn's Carnival Quest

Best for ages 8-10

Let's help Quinn win prizes and meet a superhero!

During this create-your-own adventure story, youngsters guide Quinn through a series of financial decisions. Children watch the story they create together unfold as Quinn:

- Budgets money for things along the way
- Considers whether to start a business
- Wonders if playing lots of carnival games leads to a big prize
- Recognizes possible consequences of risking money

## Create Your World: Your Business Makes a Difference

Best for ages 9-12

In this interactive session, we ask children to imagine the possibilities of how they could help others as an entrepreneur. By envisioning a super-powered robot that can perform any task, they can:

- Expand their understanding of entrepreneurship
- Understand the importance of innovation
- Solve problems with creativity and critical thinking
- Learn the function of budgets and other financial concepts

## What do you know? A Quiz Game of Financial Facts™

Best for ages 9-12

This trivia-style Quiz Game of Financial Facts™ makes learning about money easy and fun! Every child is a winner because understanding a few financial basics can create lifelong benefits. Kids discover:

- Perks of budgeting, saving, and sharing
- How borrowing costs more with interest
- What financial vocabulary words mean

A group discussion will be tailored to areas of special interest, based on the game's outcome.

## Smart Spending H.A.B.I.T.S.

Best for ages 11-13

Take control of your money, so you can spend and save your way toward financial success! See how satisfying it is to make smart spending choices that become second nature. Find out how to:

- Build positive spending H.A.B.I.T.S.
- Do comparison shopping and curb impulse spending
- Practice with role-play scenarios for the real world

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