



## Why is financial education important?

**60% of Arizona families** do not have a “rainy day” fund (emergency savings).

-National Financial Capability Study

**36%** of Americans don't contribute anything to savings

-Arizona Community Action Association

**87% of adults** are not confident about having enough money for a comfortable retirement

-Arizona Town Hall Report



**Only 32%** of Americans use a monthly household budget.

-Gallup poll

**60% of Arizona** households use sub-prime lending products

-Arizona Town Hall Report

## Financial wellness workshops

Financial wellness is an important asset for individuals to reach their personal goals. When your finances are in check, the rest of your life can seem more manageable. We offer a variety of workshops to help adults reach their personal goals. Each workshop is offered free of charge. Topics include:

- **Five Steps to Financial Health**
  - Learn about the 5 core money management areas that every person needs to have in place to be financially secure.
- **Creating a Spending Plan to Help You Secure Your Financial Future**
  - 5 steps to creating a realistic spending plan and reach savings goal
- **Understanding The Impact of Credit in Today's Society**
  - Understanding the credit reporting system, your free credit report, credit scores and repairing bad credit
- **Dealing With Debt**
  - Learn how to effectively deal with debt
  - Power pay principal to get out of debt
- **Banking Basics: Successful Account Management**
  - How to choose an account, understanding the banking system
- **How to Prevent Identity Theft: Avoid Scams & Fraud**
  - Methods of ID theft and how to recover if you have been a victim. How to identify different types of scams, fraud and misleading advertisements
- **Get it Together: Organize Your Financial Records**
  - What to have in case of an emergency, what to keep where and how long
- **Take the wheel: Get the Best Car Deal**
  - Determining how much car you can afford and understanding the car buying process
- **Home Buyer Education: Shopping for a Home**
  - Understanding all the costs, the process and what's involved in home ownership