

Financial Literacy Topics

<p>Our Relationship with Money</p> <ul style="list-style-type: none">• Values, feelings and assumptions about money• How can financial literacy improve lives• What do we know and where can we improve• Effective goal-setting	<p>Income and Taxes</p> <ul style="list-style-type: none">• Look at a range of options for making an income• Rules that public benefits programs have for income• Reading paystubs and identifying common deductions• Income tax basics• Where to get help with taxes
<p>Budgeting</p> <ul style="list-style-type: none">• Budgets and the benefits• Income and Expenses, Fixed and Variable• Create a simple budget• Strategies for sticking to personal budgets• Set a personal goal around budgeting and record keeping	<p>Banking and Financial Services</p> <ul style="list-style-type: none">• Structure and services• Bank account options• Rights and responsibilities as banking consumers• Mainstream vs. alternative services
<p>Savings</p> <ul style="list-style-type: none">• Setting savings goals• Approaches to saving• Compound Interest• Savings tools	<p>Credit Basics</p> <ul style="list-style-type: none">• Credit and how it works• Types of credit and credit products• Features of credit cards and choosing between them• Interest and total cost when buying on credit• Strategies for managing credit
<p>Credit Reporting</p> <ul style="list-style-type: none">• Credit bureau and credit reporting• Purpose, Uses and importance of credit reports• Credit ratings and credit scores• Common errors and how to address them• Improving credit score	<p>Debt</p> <ul style="list-style-type: none">• Uses, benefits and costs• Level of affordable debt• Managing debt• Rights and responsibilities when dealing with creditors and collection agencies• Personal goals for managing and reducing debt
<p>The Wise Consumer</p> <ul style="list-style-type: none">• What is a consumer• Values and behavior• Advertising techniques and sales tactics• Smart ways to shop• Frauds and Scams	

