



Financial Literacy

Overview

In Elevate's Financial Literacy training, participants will gain a new perspective about money strengths and weaknesses, how to prioritize spending, manage liability and assets and set aside enough for an emergency. Learners will walk away with the tools to create a personal budgeting plan and a better understanding of how money works. This course is eligible for 3 CEU credit hours.

Learning Objectives

- Financial Decision Making
- 9 Money Personalities Model
- Set SMART Goals for financial security
- Types of Savings
- Expect the unexpected!

Course Agenda

Module 1: A Philosophy of Money

- Core Values and Beliefs About Money
- Financial Decision-making
- The Two Properties of Money
- Nine Money Personalities Model
- Your Goals

Module 2: Money Management

- How we get in trouble
- Assets and Liabilities
- Spending & Saving
- Giving
- Savings
- Emergency Savings
 - The Emergency Fund

- Saving for Purchases
- Saving for Wealth-Building
- Education Fund

Module 3: Budgeting

- Budget Basics
- Income
- Spending

Module 4: Credit & Debt

- Credit Score
- Credit Reports
- Debt

Appendices

- Appendix A: Income Plan
- Appendix B: Spending Plan
- Appendix C: Debt Snowball
- Appendix D: Sample Letter Disputing Items on Your Credit Report
- Appendix E: Sample Letter for Disputing Errors on Your Credit Report with Information Providers