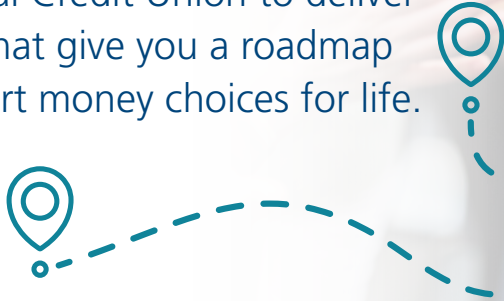


MONEY MANAGEMENT

workshops for adults

Oklahoma businesses, schools and community organizations trust Tinker Federal Credit Union to deliver workshops that give you a roadmap to make smart money choices for life.



FAMILY

Finances for New Families

Getting married and starting a family are life changes that present new financial situations and big decisions that affect the long term. This session will help you discover, prioritize and design a workable plan for your family's goals and lifestyle.

Safeguarding Kids' Identity and Online Privacy

Today's youth are tech-savvy and connected online. However, parents still play an important role in helping them avoid online hazards such as identity theft and cyber-bullying. This workshop covers important issues including online privacy tips, managing computer settings, smartphone apps and positive online behavior.

Ten Things I Wish I Knew Before Graduating High School

Some things, they just don't teach you in high school. This workshop will cover ten financial skills everyone should know before tackling their 20s and 30s.

The Sandwich Generation: Caring for Aging Parents

Labeled as being in the middle, the "sandwich generation" is caring for aging parents while supporting their own children. In this workshop, participants will learn how to manage their parents' medical, legal and financial needs, while ensuring they themselves stay financially prepared for their own kids' futures.

Ways to Save on Big-Ticket Items

Big-ticket items like TVs, appliances or electronics can be financial burden. In this workshop, we will discuss tips on how to minimize the impact of these purchases.

LIFE'S SURPRISES

Financial First Aid

A financial crisis can throw even the best money management plan into chaos. This session focuses on ways to gain control in a crisis. Learn about financial assessments, expense prioritization and effective negotiation with creditors.

Rebuilding After a Financial Crisis

A job loss, a medical crisis or other hardship can send a normal financial situation into a tailspin. Learn how to get finances back on track, including budgeting, repaying debt, rebuilding credit, establishing emergency savings and replenishing retirement savings.

Your roadmap to
financial success



Courses available

Workshops typically last 45 to 60 minutes.

HOME & CAR

Becoming a Homeowner

Homeownership starts well before the contracts are signed and preparation is one of the keys to a smooth home buying process. This session covers all major pre-purchase topics such as budgeting, the down payment, credit reports, debt-to-income ratios and the mortgage lending process.

Car Buying

Many decisions go into purchasing a car. Should you buy new or used? Should you buy or lease? Is zero percent financing better than taking the rebate? Learn how to make the best car shopping and financing decisions based on your particular financial situation, credit rating and goals.

Using Home Equity

There are numerous benefits to owning your own home. Not only does it provide you with a place to live, but you can also often use the accumulated equity for many money-smart purposes. Borrowing further against your home is a serious financial decision and should only be done after careful research and consideration. This session will discuss the pros and cons of borrowing against your equity and review the different ways you can do so.



BUDGETS & MORE

30 Ways to Trim Your Budget

Stretching your budget is a necessary step to achieving your financial goals. Learn smart ways to save on the things that impact your finances most, such as food, health care, insurance and more.

Are You Financially Healthy?

True financial health is more than your credit score. It's based on four key components: Spend, save, borrow and plan. You'll also confidentially determine your Financial Health Score and learn steps you can take to improve your score.

Basics of Personal Finance

From managing daily expenses to investing for retirement, this session helps participants set personal finance goals, learn the basics of smart money management, and build a solid financial foundation for the future.

Digital Financial Services

Technology has made managing your money much more convenient. Whether it's opening and managing accounts, transferring money or paying bills, you'll learn the fundamentals of online and mobile banking.

Financial Apps

Today's technology allows us to access our personal financial information anytime from the palm of our hand. Learn which apps are worth the download for money management, budgeting, credit score monitoring and financial goal setting.

Courses available

MANAGING MONEY

Making the Most of Your Money

Identify goals, learn how to design realistic spending and savings plans and discover some options available for getting out of debt.

Money Skills: Preparing for Financial Independence

Before you know it, you'll be in charge of your own finances. Don't worry, this workshop outlines financial fundamentals like setting goals, making a budget, paying bills and other real-world skills to prepare you for financial independence.

Money Smart Resolutions

The beginning of the year is a great time to set smart financial goals. This workshop shows you how to use your net worth, emergency savings, consumer debt and 401K contributions as a benchmark to set realistic goals and measure your progress in these areas throughout the year.

Planning for Money Milestones

Anyone can achieve money milestones, but it all starts with a plan. We'll cover SMART goals, building a budget, controlling expenses, wiping out debt and more. This will help prepare for a positive financial future — without sacrificing fun — by taking a realistic approach to managing finances.

Psychology of Money

Each person has a money personality that influences their spending and saving decisions. Learn how to recognize negative financial habits and attitudes and change them into productive ones.

CREDIT

Credit Card Makeover: Getting Out of Debt

Most consumers use credit regularly—in some cases, too regularly. While credit can be a great financial tool, if it is used unwisely, it can be disastrous. Examine the wisest uses of credit, warning signs of credit trouble and the options available for getting out of debt and reconstructing existing credit to its greatest advantage.

Maximizing Credit

How is credit scored? Why does my credit score matter? Learn what steps to take for obtaining credit, using it wisely and the impact money management has on your future credit standing.

Reviewing Your Credit Report

What can I learn from my credit report? Learn how to review your credit report yearly and how to make adjustments to your money management habits based on your report.

Using Credit Cards Wisely

A credit card can be a valuable financial tool. But before racking up big charges on multiple cards, learn smart ways to handle credit cards and take a disciplined approach to spending.



SMALL BUSINESS

Building Business Credit

Maintaining and reporting good personal credit is at the heart of building credit for your small business—and it can affect how lenders and other businesses view your business. Learn how to better leverage your business credit by using credit reporting services.

Business Banking Services

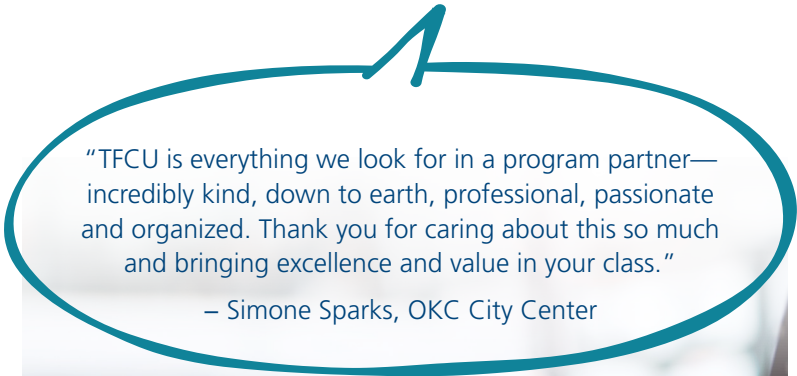
What financial institution is right for your business? Customer service, online and mobile banking features, access to funds, transaction security and risk factors associated with account options are all things that need to be understood before beginning this relationship. Learn why it's important to start the relationship with your financial institution early, and how to increase your business' efficiency through banking services such as payroll, cash management and merchant processing.

Finances for Small Business Owners

Learn about all the financial aspects of starting and running a small business. Topics include types of legal entity structures, writing a business plan, book keeping, paying taxes and everything in between.

Legal Structures, Licenses & Permits

Your small business has options when it comes to organizational structure. Learn about the general characteristics, advantages and disadvantages of each, while examining how each structure is impacted by taxation, liability and risk, management and more.



“TFCU is everything we look for in a program partner—
incredibly kind, down to earth, professional, passionate
and organized. Thank you for caring about this so much
and bringing excellence and value in your class.”

– Simone Sparks, OKC City Center



To schedule a virtual or in-person workshop for your school or organization, please contact us at 405.319.2185 or FinancialEducationDept@TinkerFCU.org

TinkerFCU.org



we get it.™

Federally insured by NCUA

