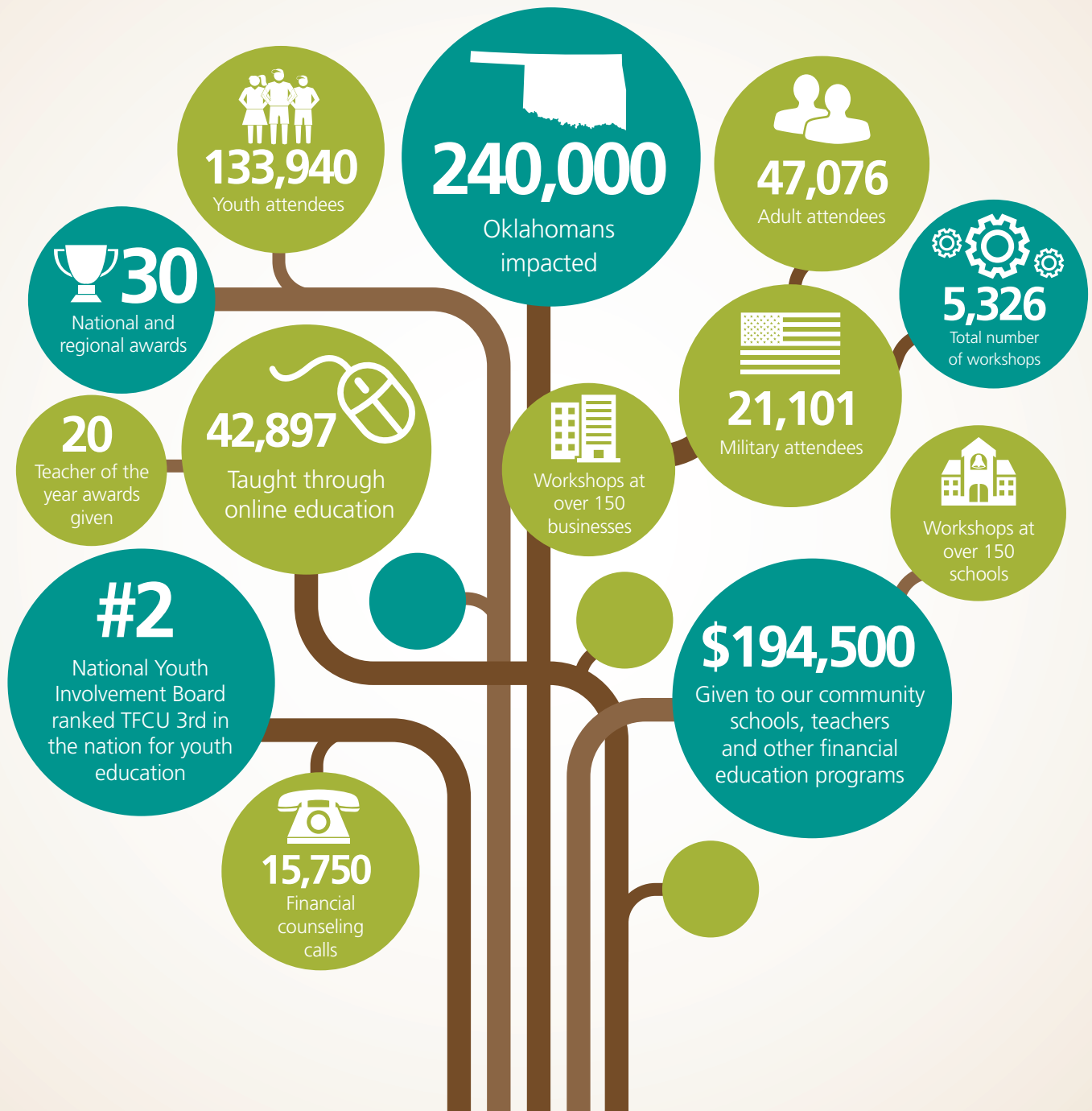


# TFCU: Growing Oklahoma's Future

Since 2008, over 211,000 Oklahomans have trusted Tinker Federal Credit Union to deliver an education program that empowers them to make smart, life-long money choices.



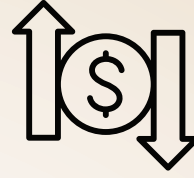
GRASS ROOTS FINANCIAL EDUCATION

**TFCU**  
Tinker Federal Credit Union



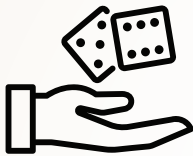
### **The Karma of Credit**

Credit is surrounded by a lot of myths and misunderstandings. In this interactive workshop, students will pretend to be loan officer and have to decide if an applicant qualifies for a loan. They will learn about evaluating credit reports and credit scores and what factors can affect a person's financial reputation. This exercise will help them understand what they'll need to borrow money for a car or home or to get a credit card.



### **Economic Reasoning**

The choices you make today can often affect how much money you will have in the future. Students will use the PACED model of decision making to learn about basic personal finance concepts like choices, trade-off, opportunity cost and more. Using school prom as a scenario, they will discover the benefits of evaluating and analyzing alternatives before making a choice. (This workshop is an introduction to the Personal Finance Literacy Passport required of all High School graduates in Oklahoma.)



### **Risky Business**

Gambling can be exciting, challenging and disappointing! This workshop will give students an understanding of the risk and potential costs of gambling. They will experience the thrill and disappointment of playing a game of chance and will learn about managing risk and determining possible outcomes based on probability. Students will also learn to evaluate the benefits of gambling to individuals and society. (This workshop covers the 12th Standard of the Personal Finance Literacy Passport required of all High School graduates in Oklahoma.)



### **Personal Finance For Young Adults**

The earlier you make a financial plan, the better your future will be. Young adults will learn how to obtain and use credit wisely, create a positive credit history and score, develop a budget, track spending, understand their student loan repayment options and save effectively for common upcoming expenses.



### **How To Adult- Real World Financial Decisions**

All too often students don't have the perspective necessary to understand the difficult financial decisions adults have to make. This workshop will pair students together and teach them the basics of household budgeting and decision making. They will receive a profile that includes information about a career, income and deduction information, debt and children. The students then have to make decisions about needs and wants, including housing, transportation, food, childcare, entertainment and more. Through the presentation and activity, they will learn how to create a family budget, and also how their decisions impact their ability to live the life they want.