## MONEY SKILLS

workshops for young adults

Oklahoma schools and community organizations trust Tinker Federal Credit Union to deliver an education program that empowers young adults to make smart, lifelong money choices.







Financial **Empowerment** 



Our team presents free, in-person or virtual money skills workshops for kids throughout the state of Oklahoma.

### **Building Your First Budget**

Students will learn how to base and maintain a budget to cover necessities and expenses, while allowing extra spending money for the things they want. Okla. Academic Standards for Personal Financial Literacy 1.1, 4.2, 5.1

### **Earning Your Money**

Ready to start earning money? This is a student's guide to finding sources of income now and how to work toward higher-paying or more-fulfilling work in the future. We'll also cover how to understand a first paycheck and what to do with it. Okla. Academic Standards for Personal Financial Literacy 1.1, 1.2, 2.1, 2.2, 3.2, 4.2, 5.2

#### The Karma of Credit

In this interactive workshop, students will pretend to be a loan officer and decide if an applicant qualifies for a loan. They will learn about evaluating credit reports and credit scores, along with learning what factors can affect a person's financial reputation. Okla. Academic Standards for Personal Financial Literacy 3.2, 7.1, 7.3, 7.4, 7.5, 8.1, 8.2

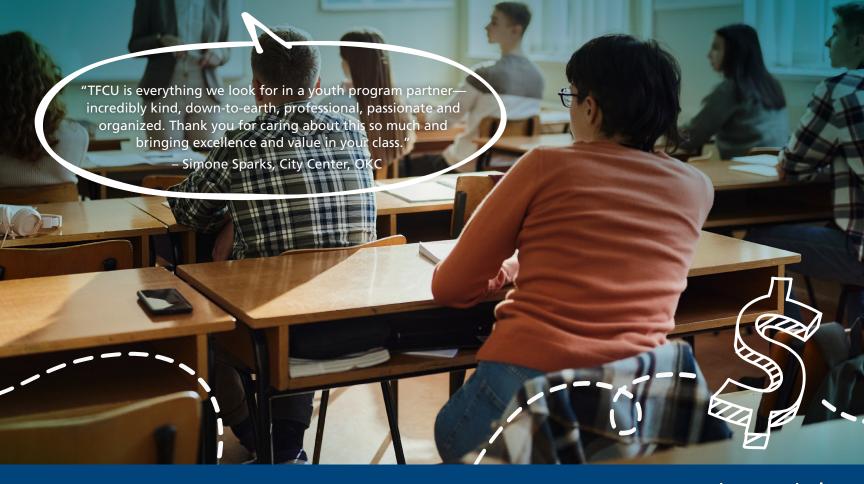
### How to Adult: Real World Financial Decisions

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. The students will have to make decisions about needs and wants, including housing, transportation, food, childcare, entertainment and more. Okla. Academic Standards for Personal Financial Literacy 1.1, 1.2, 2.1, 2.2, 5.1



Courses available

Workshops typically last 45 to 60 minutes.



# Financial **Empowerment**

### **Economic Reasoning**

Students will learn how choices made today can often affect how much money they'll have in the future. We'll use the PACED model of decision making to learn about basic personal finance concepts like choices, trade-off, opportunity cost and more. Okla. Academic Standards for Personal Financial Literacy 1.1



## 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. Okla. Academic Standards for Personal Financial Literacy 1.1, 1.2, 2.2, 3.2, 4.1, 5.1, 7.1, 7.3, 7.4, 8.1, 8.2, 9.2

### **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. Okla. Academic Standards for Personal Financial Literacy 12.1, 12.2



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



