



Financial Fitness Workshops

BALANCE workshops are developed to help financial institution account holders make the wise financial choices necessary to achieve their goals. This is an excellent opportunity to promote your mortgage or other loan products, or savings and investment services to your account holders. Workshops can be presented in the evening to the account holders at large, or at lunch-and-learn sessions on-site.



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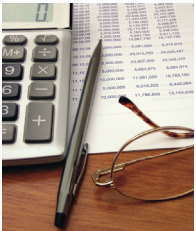
Basics of Personal Finance

Personal finance covers a wide range of topics – from managing daily expenses to investing for retirement. Practicing the basics of smart money management is all it takes for most people to reach their goals. This workshop is designed to help set those goals and reach them through building a solid financial foundation.



Breezing Through the Holidays

Unplug the holiday machine and put the fun back into this time of year. Workshop participants learn how to set a holiday budget and stick to it, how to avoid the year-end credit crunch and what to do now to avoid getting into debt in the future.



Building A Better Budget

A budget is the most powerful tool available for establishing financial control. After identifying short-, mid-, and long-term goals, participants learn how to design realistic spending plans to live within their means and savings plans to reach their goals. Within that framework, we discuss different options available for getting – and staying – out of debt.



Checking 101

Since a checking account is such an invaluable personal finance tool and maintaining a positive standing with your account is so important, knowing how to use one correctly is vital – before costly mistakes are made. This workshop covers such fundamentals as keeping track of checks, monitoring statements, and balancing an account.



College Financing 101

Rising college tuition costs continue to outpace inflation. Through a combination of long-term savings and an understanding of financial aid opportunities, participants will learn how they can make continuing education for their kids – or themselves – a reality.



Drive Away Happy: Car Buying Decisions

New vs. used. Buy vs. lease. Zero percent financing vs. rebate. With so many choices available, buying a new car can be difficult and stressful. Participants will learn how to make the best car shopping and financing decisions.



Financial First Aid

There are many circumstances in life that can destroy even the best money management plan. This workshop is specifically for account holders in crisis – focusing on regaining control of the financial situation through careful financial assessment, expense prioritization, and effective negotiation with creditors.



A Financial Guide To Small Business Ownership

Many people dream of starting their own business, but don't know how to actually do it. This workshop focuses on the financial aspects of starting and running a small business, including choosing a legal structure, writing a business plan, finding financing, doing bookkeeping, creating financial statements, and paying taxes.



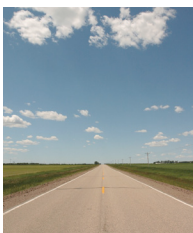
First Time Home Buyer

For many, owning a home is a dream and most important financial goal. The preparation for home-ownership begins long before the purchase actually takes place. This workshop covers pre-purchase issues such as budgeting, saving for down payment, credit reports, and debt-to-income ratios as well as the mortgage lending process.



Identity Theft Solutions

This presentation provides an overview of common identity theft practices, tools for preventing identity theft, and specific steps for victims of these kinds of crimes to take in order to minimize damage.



On the Road to Riches: The Basics of Saving and Investing

Successful investment strategy varies from person to person – goals, risk tolerance and cash flow all impact savings and investment choices. Participants in this workshop will learn how to determine how much money to commit to savings, what savings and investment tools are available, how to determine which combination of investments is best suited to their needs.



Personal Finances for College Students

This workshop provides the tools and information young adults need begin their financial life on the right foot. Participants will learn how to obtain and use credit wisely, create a positive credit history and score, develop a budget, track spending, know their student loan repayment options, and save effectively for the most common upcoming expenses.



Plastic Surgery: Getting Out of Debt

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



The Psychology of Spending

Each person has a money personality that influences attitudes about spending and saving. By recognizing the tendencies and attitudes that have shaped past decisions, participants will be able to make the necessary adjustments to change bad financial habits into productive ones.



Raising Money-Smart Kids

A child's future financial well-being depends greatly on what he learns about earning, spending and saving as he is growing up. This workshop is a guide for parents to teach their children financial responsibility at any age.



Rebuilding After a Financial Crisis

Crises such as job loss or illness can throw a wrench in people's finances. The goal of this workshop is to help people who experienced a hardship get their finances back on track. Topics discussed include budgeting, repaying debt, rebuilding credit, establishing emergency savings, and replenishing retirement savings.



Repaying Student Loans

The amount owed on student loans can be enormous, with monthly payments often rivaling that of a mortgage. The goal of the workshop is to make repaying student loans less intimidating by educating participants about the options that are available.



Retirement Planning: The Basics

To ensure a comfortable retirement, it is important to take the proper steps during the working years. Participants in this workshop will learn how to harness the power of time, how investments can be used to reach long-term goals, and how inflation and taxes will impact their retirement dollars.



Solving the Mystery of Credit Reports

Credit reports and credit scores, as well as the rights and responsibilities that accompany them, are a concern to many consumers. This seminar provides an overview of credit bureaus, credit scoring and the Fair Credit Reporting Act as well as specific guidance on disputing inaccuracies, improving the credit score, and dealing with identity theft and fraud.



Teens and Money

This workshop covers everything teenagers and young adults need to know in order to create a successful, enjoyable, financial future. Participants will learn how to manage their money effectively, prepare for common upcoming bills, open checking and savings accounts, establish credit (and use it wisely), and build wealth through long-term investments.



10 Steps to Financial Success

Financial success is not always dependent on income. From developing a spending plan that works to setting goals to weighing insurance needs, this presentation covers the core concepts necessary to develop and maintain personal financial control.



Understanding Credit

This workshop covers what lenders look for when approving credit, factors that impact your ability to qualify for credit, how credit is scored, and the impact money management has on your future credit standing. Learn how to take steps for obtaining credit and using it wisely.



Using Home Equity

Many homeowners wonder if they should refinance their existing mortgage to get a better deal, or take out a second mortgage to attain an important financial goal. This presentation covers how refinancing and second mortgage products work, the benefits and drawbacks of each, and how homeowners can use them to their greatest advantage.



Women and Money

Women are no less capable of understanding or handling money than men, but they often face unique situations and expectations. This workshop covers topics that all women deal with, such as budgeting, credit, and insurance, as well as specific life stages that many women face, such as having children, divorcing, and becoming a widow.



Your Credit Score

Consumers need to know the facts about credit scores so they can achieve their goals quickly and the lowest possible cost. This workshop reviews the various types of scoring models being used today, including FICO, Vantage, non-traditional, and bankruptcy risk scores.

Workshop Licensing

Some financial institutions have experienced presenters on staff who are comfortable with providing financial education programs, but do not have the resources readily available to develop the presentations and supporting materials and visual aids.

All of our workshops are available not just for our presenters to provide on site, but for our partners to license – and several are available in Spanish for licensing as well. We will brand the handouts and visual aids with your logo and contact information and provide them on CD to print as needed. The presenter's guides are comprehensive and easy to follow. Your staff can contact our trainers and educators via telephone for questions and clarification of content.

For more information on BALANCE workshops, log onto www.balancepro.org/partnertools and click on the "Workshop Information" tab.

