

BALANCE Webinars & Workshops

All webinars & workshops are available in English and Spanish.

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.

Breezing Through the Holidays

It may be called “the most wonderful time of the year” but December can also be filled with unwanted debt with holiday spending. Learn budgeting strategies and tactics to avoid that year-end credit card crunch and sidestep debt traps in the future.

Building a Better Budget

Everyone wants control over their financial lives, but how do we get it? In one word: budget. It’s the most powerful weapon to get a more secure future. Participants will identify their short- and long-term goals and learn how to design realistic spending and savings plans to reach those objectives, including options for getting out of debt (and staying there).

Checking 101

A checking account is a foundational personal finance tool—when used correctly. Learn the ins and outs of managing an account, such as keeping track of checks, monitoring statements, and account balancing.

College Financing 101

As the cost of college tuition continues to rise, parents wonder how they can afford to pay for higher education for children or themselves. Participants will learn about long-term savings strategies, financial aid opportunities, and other ways they can make college education a reality.

Drive Away Happy: Car Buying Decisions

Getting a car can be overwhelming and stressful with all the decisions to make: new or used; buy or lease; zero percent financing or rebate (not to mention what color to pick). Participants will learn tips and tricks to have the best car shopping experience possible, while also making wise financing decisions.

Finances for New Families

Getting married. Having kids. These are natural progressions in life for many, but also present new financial situations and decisions to make immediately, and for the long term. This session will help you discover, prioritize, and design a workable plan for your family’s goals and lifestyle.

Finances for Small Business Owners

Entrepreneurship is stronger than ever. This session covers all the financial aspects of starting and running a small business. Topics include: types of legal entity structures, writing a business plan, bookkeeping, paying taxes, and everything in-between.

Financial First Aid

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

Financially Savvy Seniors

Retirement can be a great time for seniors if they are prepared financially. Attendees will learn about specific retirement concerns such as managing money, Medicare, Social Security, improving cash flow, insurance, investing, estate planning, and more.

First Time Home Buyer

Homeownership starts well before the contracts are signed—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.

Identity Theft Solutions

Identity theft is becoming more common and sophisticated than ever. Session participants will learn the methods that identity thieves use to access confidential information, tools for preventing ID theft, and steps to take should identity theft occur.

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

Investing is one of the smartest things consumers can do to secure a brighter financial future. Every investor has different goals, risk tolerance, and cash flow, which will impact savings and investment choices. Participants will learn about savings strategies and tactics, investment tools, and how to develop an investment portfolio that works with their lifestyle and budget.

Personal Finance for College Students

College education is a prime time for young adults to learn about finances and plan for their future. Session attendees will learn about credit (and how to use it wisely), tools to develop a positive credit history and score, create and manage their own budget, ways to track spending, and options for student loan repayment.

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Plastic Surgery: Getting Out of Debt

Credit cards can be a great financial tool, but for some, can lead to debt and financial trouble. This session provides an overview of credit card usage, warning signs of credit issues, and options for debt management and reconstructing existing credit.

Psychology of Spending

We all have a “money personality” and it has a major impact on our attitudes, relationship with money, and spending habits. By understanding this, individuals can monitor and adjust their behaviors to make smart money decisions. This session will teach strategies and tactics to decode personality types to gain control over finances.

Raising a Money-Smart Kid

Earning money, spending and saving are important lessons children learn very early on in life. This session will help guide parents on effective ways to educate children about financial responsibility that can last a lifetime.

Rebuilding After a Financial Crisis

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

Repaying Student Loans

Student loans can put a heavy burden on monthly finances, sometimes rivaling the cost of a mortgage. These days there are many options to help repay these loans. This session will teach attendees about the choices available.

Retirement Planning: The Basics

Retirement is something most people look forward to, but may not have planned well in advance. Participants will learn how to harness the power of time, optimize investments to reach their long-term goals, and understand how the economy and taxes can impact their retirement dollars.

Solving the Mystery Of Credit Reports

Credit report scores hold a lot of power—they can help buy that first home but can also take away financial opportunities. This session provides an overview of credit bureaus, credit scoring, guidance to dispute inaccuracies, improving credit scores, and dealing with identity theft and fraud.

Teens and Money

Young adults are primed to soak in new information. It's a great time to guide them to money management techniques that can last a lifetime. Attendees will learn managing money effectively, preparing for common upcoming bills, opening checking and savings accounts, establishing credit (and use it wisely), and looking at investing options.

Ten Steps to Financial Success

We all measure financial success differently, but all paths to get there require discipline and goals. This session teaches participants ways to financial control—including developing a spending plan, creating objectives, weighing insurance needs, and other tools that will help get on the road to personal financial success.

Understanding Credit

Credit: Many want it but how do you get it? This session covers all aspects of becoming an educated credit consumer, including how lenders evaluate for credit approval, factors that impact credit qualification, how credit scoring works, and ways money management today impacts credit standing tomorrow.

Using Credit Cards Wisely

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

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 also review the different ways you can do so.

Women and Money

Whether it's having children, divorcing, or becoming a widow, there are certain pivotal times in women's lives that can occur. This session addresses special considerations for budgeting, credit, and insurance.

Your Credit Score

One of the most important numbers consumers have is their credit score: it affects the ability to purchase a home, buy a car, get a credit card, and other financial decisions—but it can also hinder them. This session reviews types of credit scoring models currently used including FICO, Vantage, non-traditional, and bankruptcy risk.