



Appalachian

Community Federal Credit Union

Building Financial Relationships One Member at a Time!®

myMoneyTRACK

Solutions®

Workshop Descriptions



Financial Independence

Achieving lifelong financial success can sometimes seem like an overwhelming task. However, when developed step by step, you can gain long-term control of your finances. Setting goals, communicating with family members, creating a budget, building savings, reducing debt, evaluating insurance and buying a home are just a few of the steps to guide you on your way to financial freedom. This workshop covers credit score, understanding your credit report, what affects your score, how to increase credit scores, predatory lending, managing debt and budgeting.



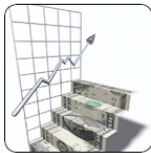
Budgeting for Success

Budgeting is a roadmap to help you achieve financial goals. A good budget will identify “leaks” that are keeping you from reaching success. A budget is a great tool for helping or improving credit and managing debt. The workshop will cover setting financial goals, creating a monthly budget and tracking expenses.



Homebuyers - The American Dream

Learn to navigate your path to home ownership at The American Dream, a homebuyer education program. Come and learn the tools to budget, know your credit, how to increase your credit score to get the best rates possible, budgeting, shop for your home, secure and close your loan, and efficiently care for your home once you’ve moved in.



Financial Recovery

Providing financial education and guidance to current or previously incarcerated individuals will extend them basic tools in budgeting, saving, credit management and setting financial goals. The Financial Recovery program could have a direct influence on how inmates recover financially after incarceration.



The Psychology of Spending

Understanding why we buy is really not that simple. But, once you learn the psychology of spending, you’ll be armed with the knowledge to overcome the urge to splurge. In this workshop, you will learn how to manage valuable resources, the external factors that influence buying behavior, money personalities, ways to control spending, and overcoming the forces that make us spend.



Recovering after Bankruptcy (Fall of 2014)

After filing for bankruptcy rebuilding your credit and achieving financial goals can be difficult. A bankruptcy ruling will stay on a credit report for 10 years, but individuals can recover financially. The workshop will provide knowledge on re-building credit, setting new financial goals, saving for emergencies, setting a household budget to avoid future mistakes in overspending. This is a new financial beginning, so start out with the tools to be successful.



Checking Account Management

The first steps to good financial management is managing your “Checking Account.” The workshop is open to students, individuals, non-profits and businesses. The workshop will assist account holders or non-account holders with the tools to avoid fees, learn how to balance an account, tips for tracking debit card expenses, deposits and payments. The workshop will also review how to effectively use on-line banking products. Good checking account management will save time and money and will make budgeting and tracking income expenses easier.



Know Your Credit Score

If you're like many Americans, reading and understanding your credit report can be a challenging experience. But it doesn't have to be. Become knowledgeable in topics such as: What is a credit report? What is a credit score? How can I obtain my personal credit report? How does my credit history affect me? When used wisely, credit can be a great tool. You'll learn the benefits of credit, considerations before applying for credit, methods to establish and re-establish credit, strategies to minimize the cost of credit, the importance of keeping debt low and what to do with debt problems. At this workshop, you'll get the answers to these and many other questions.



Surviving a Layoff or Loss of Job

Experiencing a layoff or unexpected change in employment during any point in your life can be a scary and emotional situation. While you might undergo a bit of turmoil for a while, there are steps you can take to help ensure a quick and manageable recovery. This workshop covers topics such as: Setting new financial goals, improving credit, managing debt and budgeting.



Youth and Money-Financial Cents

It makes sense that money management skills be an important part of a child's education. Managing money is a skill that will last a lifetime. In the Kids and Money workshop, students will learn how to take charge of their credit, how to determine the cost of credit, how to manage a budget, and the importance of credit reports. It isn't easy and it is time consuming, but money management education is one of the best things we can offer to our children.



College Bound

One of the most expensive financial goals a family has is financing a college education. In Economics, it is called an investment in human capital because of the return in the future. The workshops starts with the fundamentals of financial planning, setting goals, budgeting, options for paying for school and ways to reduce cost. The workshop will guide parents and students how to avoid predatory lending and how to teach positive credit management.