

Financial Education Series: **Learn to Earn**

Does Money Grow on Trees?

Recommended for ages 5-8

Learners will discuss the significance of money in society and gain an understanding of where money comes from. Learners will share careers they may consider for the future and distinguish between needs and wants. The children will create a financial plan for their money using the categories of saving, spending, and sharing.

Planning, Saving, Sharing

1 hour

Joe the Monkey Saves for a Goal

Recommended for ages 5-8

Using the book, *Joe the Monkey Saves for a Goal*, by John Lanza, participants will make decisions about how to spend, share, and save money.

Following reading and discussion, children will create their own save jar that they will keep to use for their own established financial goal.

Planning, Saving, Sharing

1 hour

The Money Cycle

Recommended for ages 7-10

Learners will participate in a simulated community to understand the money cycle. They will role-play as local business or charitable organization owners and spenders, and they will be asked to make financial decisions on what to spend or save based on their wants and needs.

Planning, Budgeting, Saving

1.5 hours

Making Financial Decisions

Recommended for ages 9-12

Learners are introduced to basic financial decisions, using the innovative technology of Apple® iPads® and robots in a challenged-based learning model. They will balance needs and wants, plan for a goal, and make collaborative decisions with peers while working with a budget. Three 90-minute sessions (*Change Your World, Feed Your World, and Create Your World*) brand this inventive series, and can be experienced singularly or in succession to expand upon concepts and deepen discussions.

Planning, Budgeting, Saving, Sharing

1.5 hours



Financial Well-Being: Goal Setting for a Bright Financial Future

Recommended for ages 10-13

Participants will identify what it takes to become financially independent by setting S.M.A.R.T.E.R. goals, creating a written financial plan, and distinguishing between needs and wants. Participants will understand that when they invest in their own personal human capital they will have a greater likelihood of being more successful and more financially independent.

They will learn ways to invest in their human capital – including completing high school, pursuing post-secondary education or training, and acquiring skills. Working in teams, participants will develop a creative presentation synthesizing their knowledge of the targeted financial and goal-setting concepts and skills.

Planning, Budgeting, Saving

1 or 2 sessions

3 hours

My Car, My Future, My Money

Recommended for ages 11-13

Participants will complete a career visioning activity where they will consider their future direction by choosing the kind of car they will drive and where it will take them. Participants will work in teams to explore what it takes to be an entrepreneur. They will create their own business cards for their newly formed business and they will be introduced to banking and terms associated with savings and checking accounts to support their future financial choices.

Planning, Budgeting, Saving

1.5 hours

H.A.B.I.T.S.SM for Smart Consumer Spending

Recommended for ages 11-13

Learners will be exposed to the idea of making informed consumer decisions through role-playing exercises. They will learn to build positive spending habits by practicing and applying the SEFCU method: H.A.B.I.T.S.SM for Smart Consumer Spending.

Planning, Budgeting, Saving

1.5 hours

The Institute for Financial Well-Being learning content and activities are aligned to the applicable K-12 educational learning standards: The New York State Learning Standards: Career Development and Occupational Studies; The National Standards in K-12 Personal Finance Education; and The Common Core Learning Standards; or the applicable adult learning standards: Institute for Financial Literacy: National Standards for Adult Financial Literacy Education.

The Institute for Financial Well-Being's mission is to guide and encourage individuals to focus on achieving economic stability — using innovative tools, making informed decisions, and encouraging positive habits.



Financial Capability: The Future is Now

How Do I Pay for That? Understanding Checking Accounts, Credit Cards, and Cash

Recommended for ages 14-17

By exploring the key differences between wants and needs, learners will discuss opportunity costs and trade-offs. They will write personal checks and record transactions in a check register and they will learn about the key differences and appropriate uses of debit cards, credit cards, and cash.

Planning, Budgeting, Saving
1.5 hours

Financial Well-Being: Goal Setting for a Bright Financial Future

Recommended for ages 14-16

Participants will identify what it takes to become financially independent by setting S.M.A.R.T.E.R. goals, creating a written financial plan, and distinguishing between needs and wants. Participants will understand that when they invest in their own personal human capital they will have a greater likelihood of being more successful and more financially independent. They will learn ways to invest in their human capital – including completing high school, pursuing post-secondary education or training, and acquiring skills. Working in teams, participants will develop a creative presentation synthesizing their knowledge of the

targeted financial and goal-setting concepts and skills.

Planning, Budgeting, Saving
1 or 2 sessions
3 hours

My First Job: Paycheck Basics

Recommended for ages 14-17

Participants will be exposed to key concepts about paychecks. They will identify the differences between gross and net income, learn the kind of information found on a pay stub, payroll deductions, taxes, and payroll forms such as the I-9, W-2, and W-4. They will participate in a simulated archaeological dig challenge to test their knowledge of content learned.

Planning, Budgeting, Saving
2 hours

Budgeting Basics: Mad City Money™ Simulation

Recommended for ages 15-18

Learners will dynamically participate in the creation and implementation of a realistic budget through a simulated experience. Learners will be assigned an occupation, income, and obligatory expenses before they begin selecting expenses such as housing, transportation, entertainment, and other discretionary expenditures. During the activity, learners will keep a record of all transactions using a

personal check register/debit register and spending plan. In the debriefing stage of this session, learners will discuss their personal experiences while in the simulation and apply acquired skills and knowledge to create and enhance their own budgets.

Planning, Budgeting, Saving, Investing

1.5 hours workshop version

3 hours for the full version with local businesses and community representatives participating

Paying for Higher Education

Recommended for ages 15-18

Participants will explore the costs related to funding higher education. Participants will navigate the financial aid process (FAFSA) and develop strategies to pay for college by evaluating their current and future financial means as compared to their anticipated financial commitment. They will be exposed to additional financial resources that are available to them. In addition, participants will gain a better understanding of the hidden costs of college. *Parents or guardians of the student who will be applying for financial aid are strongly encouraged to attend.*

Planning, Budgeting, Saving, Investing, Debt

2 hours

My Vehicle to Freedom: How to Navigate an Auto Purchase Without Getting Lost

Recommended for ages 16-18

Upon completion of this lesson, learners will identify their needs and wants in regard to the purchase of an automobile. They will apply a planned buying process to evaluate loan and insurance terms, and the potential for fraud.

Planning, Budgeting, Saving, Investing, Debt

1.5 hours

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Financial Wellness: Pursuing Economic Stability

Budgeting Basics: How to Grow Your Dough with a Personal Spending Plan

Recommended for ages 18+

Specific steps for developing your own spending plan will be reviewed. The 50-30-20 rule for determining fixed expenses, flexible spending, and financial goals will be applied in this session. The benefits of developing a personal spending plan, how to track income and expenses, and strategies for record keeping will be covered through a case study approach.

Planning, Budgeting, Saving

1.5 hours

Understanding and Managing Credit

Recommended for ages 18+

Financial decisions you make today will greatly impact your future. When using credit you are spending your future income. This concept will be the backdrop of this session where learners will explore managing credit responsibly, how to obtain credit, and the meaning of credit scores and credit reports.

Planning, Budgeting, Debt

1.5 hours

Making Money, Building Assets

Recommended for ages 18+

Participants will discover the importance of building positive net worth by increasing assets and

decreasing liabilities. They will explore different ways to build assets and effective strategies for avoiding or decreasing liabilities. They will develop a personal net worth statement and recognize that their net worth will fluctuate as the values of their assets and liabilities change. Learners will experience the “Rule of 72” and apply it to their own situations.

Saving, Budgeting, Investing

1.5 hours

My Vehicle to Freedom: How to Navigate an Auto Purchase Process Without Getting Lost

Recommended for ages 18+

Upon completion of this lesson, learners will identify their needs and wants in regard to the purchase of an automobile. They will apply a planned buying process to evaluate loan and insurance terms, and the potential for fraud.

Planning, Budgeting, Investing, Debt

1.5 hours

Home Buying 101

Recommended for ages 18+

Using an expert panel consisting of a realtor, a mortgage loan officer, and a home inspector, learners will become familiar with a variety of topics associated with home buying including the role of the realtor, home inspector, and loan officer. Learners will identify the type of mortgage loan that is best for their situation and become familiar

with different kinds of home sales including a short sale and foreclosure. In addition to providing tips related to the property, the transaction, and the move, advantages and disadvantages of home-buying, and negotiating the best price will also be covered.

Planning, Budgeting, Investing, Debt

1.5 hours

Tackle Your Debt

Recommended for ages 18+

Learners will develop an effective debt pay-down strategy. They will also consider appropriate debt levels, and reflect on what is considered good debt and bad debt. A basic budgeting framework is also discussed as part of scoring a debt reduction plan.

Planning, Budgeting, Debt

1.5 hours

Basics of Estate Planning

Recommended for ages 18+

A Certified Estate Planner will discuss the crucial information that will help learners understand how to create a well-informed and stable financial plan for themselves and their loved ones. Learners will recognize the basic components of a will, power of attorney, probate, and healthcare proxies.

Planning

1 or 2 sessions

2 hours

Alternative Solutions to Long-Term Care

Recommended for ages 40+

A certified Long-Term Care Specialist and Certified Estate Planner will discuss what long-term health care is, where an individual can obtain services, and explore the different solutions to help protect home and assets. With proper planning, participants will learn ways to achieve their goals, protect the well-being of their family, safeguard their assets and maintain

control of health care choices. Learners will have an opportunity to ask questions and will leave the session with ten solutions for planning for long-term care.

Planning, Investing

1.5 hours

Navigating Retirement with a GPS: Growing, Protecting and Saving Your Funds for Retirement

Recommended for ages 18+

Planning for a secure financial future can be overwhelming. In this introductory session, participants will be exposed to a variety of topics regarding growing, protecting, and saving funds for retirement. Common ways to prepare for retirement are identified, along with an introduction to the basics of wills, trusts, and social security earnings. This session provides a foundation to understand the importance of early planning for retirement, and is non-advisory.

Planning, Savings, Investing

1.5 hours

Role Reversal: Your Aging Parent and You

Recommended for ages 18+

A certified long-term care specialist will discuss the challenges we face when we become responsible for aging parents. Participants will learn the steps to protect the well-being of their family and how to devise a plan to safeguard family assets. Learn about the various resources and financial options available.

Planning

1.5 hours

Fraud Prevention: Isolating Your Personal Information and Side-Stepping Scams

Recommended for ages 18+

In this session on fraud prevention, learners will identify ways to protect themselves and their personal financial information from scam artists and identity thieves. Learners will recognize the tactics used to steal an individual's identity, information, and money. They will practice resolving identity theft issues and become familiar with the steps it takes to report a scam.

Planning

1.5 hours

21st Century Retirement: Strategies for Managing Retirement Income*

Recommended for ages 40+

Participants will learn that the new realities of the 21st century require us all to think and prepare differently for what could be a 30-year retirement. The workshop will demonstrate to learners the challenges and risks to retirement income, strategies that seek to help

you not outlive your assets, appropriate withdrawal rates to use to draw down on your money, and the implications that a long-term care need may place on your retirement.

Planning, Investing

1.5 hours

Wealth Management Strategies: Turn the Money You Have into Money You Will Need* **

Recommended for ages 40+

Participants will learn that financial planning is a not a single event, but a process. Learners will be exposed to the three phases of financial planning: accumulating assets to have a comfortable retirement while taking care of family, preserving assets during retirement to ensure they do not outlive their money, and distributing assets to leave a legacy. High points will also include retirement savings plans, college savings plans, retirement income planning, and estate planning considerations.

Planning, Savings, Investing

1.5 hours



Not NCUA Insured Not Credit Union Guaranteed May Lose Value
Not Insured by Any Federal Government Agency Not a Credit Union Deposit

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**Prospectuses that contain details about the investment objectives, risks, charges, and expenses as well as other important information about investing in mutual funds will be available at the seminar. You should carefully read and consider this information before investing.

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