

## Financial Fitness Education – Curriculum Outline

*(Instructor's Guide)*

**Publication:** *Better Fortunes: Control Your Money. Control Your Life.*

The following topics of discussion with **PowerPoint** presentation:

- Economic Way of Thinking
- Developing Sound Financial Habits
- My Current Budget: How Did I Get Here?
- My New Budget: Developing a Plan That Works
- Understanding and Using Credit
- Credit Reports and Credit Scores
- Rebuilding Your Credit
- Predatory Lending and Identity Theft
- What is Insurance For?
- Where to Find Financial Resources

In addition to having, the attendees complete an intake form; provide the following material handouts\* to attendees:

1. Copy of the Privacy Disclosure – *(provided by Counseling Agency)*
2. Class Agenda
3. Fair Housing Information - *(May be copied two sided)*
4. Financial Empowerment Self-Assessment- *(May be copied two sided)*
5. Money Gobbler
6. Spending Tracker - *(May be copied two sided)*
7. Budgeting and Credit - *(May be copied two sided)*
8. Jessica's Case Study

*\*If your agency would like to add additional material handouts, it must be pre-approved by CHFA in advance and at no additional costs to CHFA. The total amount of materials will remain at \$10 per household.*

Ensure all presenters signed the speaker's agreement. Create a group class file or place in a binder by month all required documentation: agenda, attendance sheet, class roster, evaluations, intake forms, and signed privacy disclosures.

Additional Resources for the attendees (*optional*):

Effective October 5<sup>th</sup> - Go to the Consumer Financial Protection Bureau website link <https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php?PubID=13263> to order for free the publication entitled *Behind on bills?* Maximum quantity to order is 200.

At the conclusion of class, attendees will receive the CHFA Financial Fitness Evaluation Form to complete and a certificate of completion.