

FINANCIAL LITERACY TOPICS

In addition to these topics, we're happy to discuss customizing a class for your specific audience. Visit our website at hvcu.org/FinLit for more information or to schedule a class.



SAVING

Compound Interest Mind Bend shines a spotlight on the effects of compound interest and introduces powerful examples of how starting early can translate into big savings in the long term.

Emergency Fund Boot Camp describes what an emergency fund is and is not, why you need one, how much money should be in it, and tips on putting that money aside.

Guaranteed Deposits introduces Certificates of Deposit (CDs) and the benefits and limitations of this type of investment product.

Investment Vehicles is useful for beginner investment dabblers. This can be combined easily with the session on Compound Interest.

Know Your Checking Account takes a look at the ins and outs of managing a checking account including history, overdrafts, holds and checkbook registers. This is great information to help young adults start out on the right financial footing.

Pay Yourself First shares the important idea of prioritizing savings goals.

Rule of 72 goes deeper into compound interest and demonstrates a simple way to estimate how long an investment will take to double in value. This combines well with other savings-related topics.

Saving for Retirement is a basic introduction to common retirement savings products.



BORROWING

Boost Your Credit Score helps show that credit reports are more than just numbers. This is often combined with Breakdown of a Credit Score.

Breakdown of a Credit Score shows you how credit scores are calculated and why they are important.

Buying a Used Car walks through the benefits of buying a used car. It also shows you what to check for and how to get the best deal.

Comparing Cards offers information on debit cards, credit cards, and prepaid debit cards to highlight the various ways to use each.

Demystifying Mortgages shows how mortgages work and explains fixed-rate and adjustable-rate mortgages, annual percentage rates, principal, interest and amortization. This is great info for first-time homebuyers.

How to Save on Tuition is designed to help lighten the financial load of post-secondary education. Students are introduced to the importance of scholarship opportunities and provided with simple ways to reduce their total tuition.

Loan Basics serves as an introduction to loan types and vocabulary.

Owning vs. Renting a Home introduces the key differences between buying and renting a home and encourages thinking critically about which option best suits our personal and financial goals.

Predatory Lending delves into the darker side of consumer finance, shedding a light on payday lenders, check cashers, pawnshops and other high-cost alternative financial services providers.

Strategies for Debt Repayment outlines three approaches to building a debt repayment plan – the Snowball method, the Avalanche method, and consolidation.

Student Loans breaks down the differences between federal and private student loans, and points out areas to consider before signing on the dotted line.

Using Your Credit Card is designed to help people have a healthy relationship with their credit cards and includes information on billing cycles, payment due dates, and credit card statements.



GENERAL FINANCES & LIFE SKILLS

Acing the Job Interview provides tips and tricks for preparing for a job interview – focusing on what to wear, what to bring, what to research, and what to say in order to land the job.

After Grad: Work or College is designed to get students thinking about life after high school, comparing going to school with joining the workforce and stressing the path to success is unique to every person.

Avoiding Lifestyle Creep gives young adults the advice they need to make the most of their next raise or bonus, helping them to recognize and counter lifestyle inflation in their own spending.

Budgeting Basics introduces concepts that can be applied to any budgeting system and shows that budgeting should come from confidence, not guilt.

Building a Budget introduces the popular 50/30/20 budgeting system to help set up a budget and categorize expenses as Needs, Wants or Savings Goals.

Choosing Your Financial Institution is a basic introduction to choosing a credit union vs. a bank.

Common Money Beliefs is designed to get young adults thinking about the underlying beliefs that influence their financial decision-making.

COVID-19 & Your Finances shares a set of action steps to manage money problems. For maximum impact, we can pair this subject with others to customize for the audience (for example, Building a Budget or Strategies for Debt Repayment).

Credit Union Myths address four common misconceptions surrounding credit unions and how to compare them with other financial institutions.

Earning Money Online identifies opportunities for young adults to safely make extra money online by selling stuff, skills, or feedback.

Foiling Identity Theft shows simple and proper ways to maintain safety with personal information.

Good vs Bad Spending delves into the psychology of building a budget that you will actually use.

Grow Your Money Locally highlights the importance of supporting our local economy.

How to Save on Groceries is a great topic for seasoned shoppers.

How to Spot Scams takes you on a virtual tour of common frauds and different tactics scammers use.

Income Essentials explains the connection between four interconnected factors: career, education, skills, and trends.

Intro to Insurance outlines what exactly insurance is and how it works. This is useful information for those considering insurance for the first time as well as more established consumers.

Let's Talk Taxes introduces basic taxation concepts through the lens of paycheck deductions and reviews things like gross pay, net pay, and standard paycheck withholdings.

Living on Your Own helps young adults move out on their own by showing the various costs involved, especially affording rent.

Organizing Your Finances tackles the physical and digital organization of all of life's paperwork and dig into what you should keep or toss, and how to do both safely and securely.

Paying for Pets makes a connection between budgeting skills and pet care.

The 7 Co-Operative Principles tells how Credit Unions are unique.

Trends in the Stock Market explains the differences between bull and bear markets. It also discusses how both upward and downward trends represent opportunities to make money.

Understanding Inflation introduces readers to the causes and effects of rising prices over time.

Writing a Business Plan shows how to translate a business idea into something actionable.