



Managing Your Personal Finances



Overview/Description:

Are money issues causing you to worry and stress? Do you buy items, even if you don't need them, just because they are on sale and you know you are "saving money?" Do you pay only the minimum balance on your credit cards? Is debt mounting in your life to the point where you don't know what to do about it? Do you wish you were saving more money? Money is a huge stressor for many people, but it doesn't have to be. This workshop will help you demystify the numbers and get you living beyond paycheck to paycheck.



TARGET AUDIENCE:

ANYONE, REGARDLESS OF INCOME, WHO IS LOOKING FOR TIPS ON HOW TO BETTER MANAGE THEIR FINANCES



EXPECTED DURATION:

45-60 MINUTES

Workshop Objectives:

By the end of this workshop, you will:

Identify financial warning signs

- Describe the signs which suggest that you might need to change your financial habits
- Identify dangers associated with ignoring the signs

Create a budget

- Recognize the value of maintaining a budget
- Identify the items you'll need to gather in order to create your budget
- Describe how to use the budget template provided in the course materials

Identify good credit behaviors

- Describe the importance of a good credit score
- Identify the factors that make up your credit score
- List methods you can use to improve your credit

Identify practical savings tips

- Describe how to include savings in your budget
- Describe methods for reducing your debt
- Share practical techniques for saving money