



Eight Week Financial Empowerment Class Syllabus

Week	Date	Lesson	Topic and Assignments
1		One	Introduction and Values Handouts: Welcome, Syllabus, Self-Assessment, Money Memories, Values Model, Track Your Spending Sheet Homework: Money Memories Exercise, Build a True Core Values Model to share with the class, Track Your Spending
2		Two	Goals, Budgeting and Saving Handouts: SMART Goals, Budgeting Packet & Template Homework: SMART Goal, Track Your Spending
3		Three	Dealing With Your Debt and Consumer Awareness Handouts: Emotional Effects of Debt, Dealing With Your Debt Packet, Consumer Awareness Packet Homework: Consumer Awareness Reading, Track Your spending
4		Four	Credit and Borrowing Handout: Credit & Collection Agency Packet, Bankruptcy Packet Homework: Request Credit Reports/Scores, Track your spending
By the end of this section, you should have: <ol style="list-style-type: none"> 1) An understanding of how early learning experiences affect money beliefs 2) An understanding of how to construct a SMART goal and carry it out 3) A tangible model of your true core values 4) An understanding of basic budgeting principles 5) A record of one month's spending 			
5		Five	Banking & Identity Theft Handouts: Banking, ID Theft packet, Wallet Inventory Homework: Track your spending
6		Six	Transportation Handouts: 9 Easy Principals to Avoid Being Taken for a Ride
7		Seven	Insurance and Home Ownership Handouts: Insurance Packet, Home Ownership Packet
8		Eight	Investing, Roth IRAs and 401(k) Retirement Funds, Q&A Session Handouts: Investment Accounts Handout, Survey
By the end of this section, you should have: <ol style="list-style-type: none"> 1) A personalized spending template and plan 2) An understanding of banking and identity theft 3) A debt elimination plan 4) An understanding of how to order, repair and sustain good credit reports 5) Knowledge of no down-payment home ownership programs available in Whatcom County 			