



Education at a Glance

Check out our online courses and innovative tools to help members of all ages make informed decisions and develop healthy financial habits. All workshops have a runtime of 45-90 minutes.

Adult Courses

Build a Better Budget

Recommended for ages 18+

Learn to build a budget that supports current needs and wants, along with a foundation for financial independence and future goals. Identify budget techniques and methods that work for YOU, and explore ways to manage spending and saving in relation to current income. Principles of categorized expenses, mindful spending, record-keeping, and organizing money are integrated throughout this robust discussion.

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

Recommended for ages 18+

Learn to identify ways to protect personal financial information from scam artists and identity thieves. Explore the tactics used to steal an individual's identity, information, and money. Practice resolving identity theft issues and become familiar with the steps it takes to report a scam.

Home Buying 101

Recommended for ages 18+

Become familiar with several elements of home buying, such as: the roles of the real estate agent, home inspector, loan officer, buyer, and seller. Explore the broad impact a home purchase can have on personal finances and identify financial preparation steps needed for success. Tips related to the property, the transaction, and the move, as well as advantages/disadvantages of home buying are covered.

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. A variety of topics regarding growing, protecting, and saving funds for retirement will be discussed. Common ways to prepare for retirement are identified, along with an introduction to the basics of wills, trusts, and social security earnings. Topics will help in understanding the importance of early planning for retirement. This session is an overview and non-advisory.



Tackle Your Debt

Recommended for ages 18+

Develop an effective debt pay-down strategy. Gain an understanding for debt levels and reflect on what is considered good debt and bad debt. A basic budgeting framework is also discussed.

Understanding and Managing Credit

Recommended for ages 18+

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

Fraud and Scams: How to Protect Yourself

Recommended for ages 18+

Explore current scams and review practical tips to better understand and identify the difference between a scam, fraud, and identify theft. Learn what to avoid, how to protect yourself, and take positive action to report incidents and file a complaint.

Paying for Higher Education

Recommended for ages 15+

Explore costs related to funding higher education. Navigate the financial aid process (FAFSA) and develop strategies to pay for college by evaluating current and future financial means as compared to anticipated financial commitment. Discussion on the hidden costs of college and possible financial resources available are outlined. Parents, guardians, and students will also learn about our no-cost College Bound Consultation Service. Certified and experienced specialists consult students and families throughout the college planning and funding stages to identify strategies and options for selecting a college and paying for it, and remain a personal contact and support for any questions or needs that may arise throughout the college years.

Gig Economy: Budgeting Inconsistent Income How to Explore if Freelancing is Your Future Lifestyle™

Recommended for ages 18+

Have you thought about your creative talents and a need to find a primary source of income or generate more income? Learn about ways to capture your talent, quantify your hourly value, costs to consider, and other pivotal questions. Explore how to create clarity in the scope of work that you venture to do, building a portfolio of references, and financial variables to consider. It's a strategy, but is it for you? Join the conversation!

Keeping It Financially Green: How to Live Simply™

Recommended for ages 18+

Does living simply create more space and time for achieving important goals? Learn ways to enjoy savings for purpose-driven goals by making room in your budget. Join Broadview Financial Well-Being in exploring a mindset of owning, buying, renting, low-cost experiences, and how to develop fun habits to prioritize easy living, financially green.

Positive Conversations with Youth: How to Establish Healthy Financial Habits for Life™

Recommended for ages 18+

Refine strategies for talking with youth on how to make financial decisions that positively impact their future. These conversations can be a challenge, for all generations. Inspire young people by setting a positive tone from the start. Learn about financial checkpoints, key questions to explore together, and techniques for action-oriented discussions. Broadview Financial Well-Being will provide ideas for fun incentives to encourage good saving and spending habits and how to set youth on a path of attaining goals and financial stability.

Strategies to Secure Your First Job: How to Create a Strong Impression; It Matters

Recommended for ages 18+

It can be challenging to secure your first job. Realize how to capture your talent and translate it into workplace skills to create a thoughtful résumé and find ways to create opportunities for work readiness skills. Focusing now on early employment will help improve long-term career outcomes and a sustainable financial future. Gain tips on résumé building, and useful templates as well as structuring a future savings plan.

Your Credit Score: How to Repair, Maintain and Build Up a Credit Score

Recommended for ages 18+

Learn key terms and about the many variables that are used to calculate a credit score. Create a plan to develop positive financial habits to build a positive credit score. Discover how to maintain your credit history and keep it working favorably into your financial future.

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Teen Courses

Building Your Household: A Game-Based Journey of Costs and Trade-Offs

Recommended for ages 15+

Participate in an energetic pricing game experience and explore expenses associated with being independent and establishing a household. Learners will make comparisons and financial decisions in practical scenarios and identify trade-offs (cost savings) and opportunity costs. Themes of using credit responsibly, following a monthly budget, and cost awareness are explored to learn how to prioritize needs and wants and pursue personal financial capability.

My First Job: Paycheck Basics

Recommended for ages 14+

Participants will be exposed to key concepts about paychecks, such as: the differences between gross and net income, details on pay stub (i.e., payroll deductions and taxes), and payroll forms such as the I-9, W-2, and W-4.

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

Recommended for ages 14+

Participants will explore the key differences and appropriate uses of debit cards, credit cards, digital payment options and cash. They will identify the components and uses of a personal check and check register. The benefits of a checking account, savings account and certificate of deposit will also be discussed.

Financial Goal Setting: How to Save and Create Meaningful Financial Goals

Recommended for ages 14+

Develop sustainable short-term, mid-term, and long-term goals that fit into your timeline for living a good life. Explore research around self-determination theory and learn how happiness plays into financial well-being and S.M.A.R.T.E.R. goals to help create financial security.

Open a Checking or Savings Account: How to Start or Rebuild Personal Banking

Recommended for ages 14+

Familiarize yourself, family, or friends with the benefits of using a bank or credit union, how you can open an account, features of a checking versus a savings account, and benefits of having a personal bank account. Explore eligibility requirements, challenges that may arise when opening an account, and key questions to ask a financial institution prior to opening an account.

Budgeting Basics: Mad City Money™ Simulation

Recommended for ages 15+

Participate in the creation and implementation of a realistic budget through a simulated experience. An occupation, income, and obligatory expenses are assigned with a spending plan. Learn to record all transactions using a spend/debit register. Debrief on personal experiences and skills acquired to create and enhance your own budget.

Paying for Higher Education

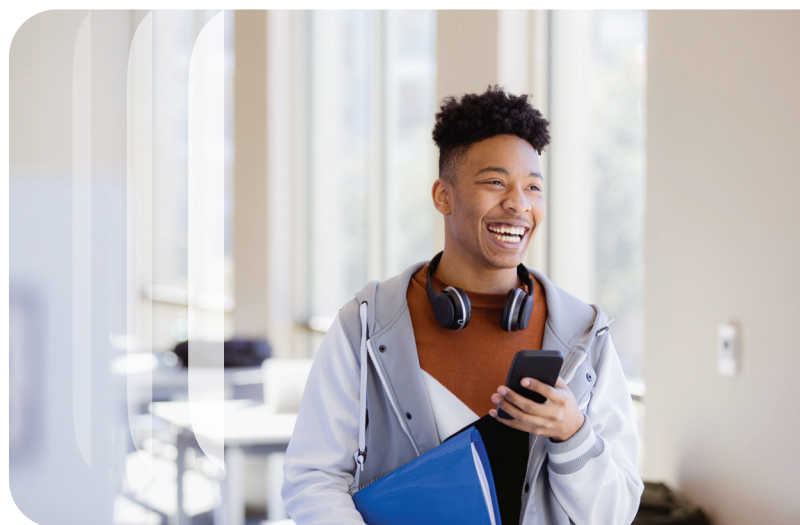
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My Vehicle to Freedom: How to Navigate an Auto Purchase Without Getting Lost

Recommended for ages 16+

Apply a planned buying process to identify needs and wants in making an informed automobile purchase. Compare earnings to vehicle cost and identify guidelines for using debt responsibly. Evaluate loan and insurance terms, and the potential for fraud.



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Youth Courses

Finn's Financial Adventure^(C)

Recommended for ages 5-8

Learners create a dynamic adventure-based storyline by guiding "Finn" through a series of spending, saving, sharing, and earning experiences. Watch the story unfold as youth practice problem-solving and critical thinking to make financial decisions while prioritizing needs and wants. Relevant math illustrations are used to visually explain the result of each scenario in the story, as decisions are made in real time by participants.

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, youth will make decisions about how to spend, share, and save money. Following reading and discussion, children are encouraged to create their own save jar and to establish a financial goal.

The Adventures of Cubby and Coco™

Recommended for ages 5-7

In The Adventures of Cubby and Coco™, friends Cubby (a bear) and Coco (a bunny) adventure throughout the New York State Capital city, making new friends and spreading kindness through sharing. In this storybook, characters find innovative ways to support others through positive financial decisions and problem-solving while educators reinforce concepts through group sharing and discussion.

Quinn's Carnival Quest

Recommended for ages 8-10

Let's help Quinn win prizes and meet a superhero during this goal-oriented, create-your-own adventure hour! Youngsters will guide Quinn through a series of financial decisions, including budgeting money and mulling whether to start a business. Will Quinn win enough carnival games for the big prize? What consequences might Quinn face for risking money? Participants watch the story they create together unfold with different chapters each time.

Change Your World: Make a Positive Impact

Recommended for ages 9-12

Participants discuss making responsible financial decisions while looking at their personal aspirations in the context of how to make the world a better place. They contemplate trade-offs, emergency funds, and the importance of planning and



designing a budget. Participants learn key financial concepts and form positive attitudes and behaviors that can help them become financially capable young adults.

Create Your World: Your Business Makes a Difference

Recommended for ages 9-12

Use creativity, problem solving skills, and critical thinking to imagine a better world and expand understanding of entrepreneurship. Develop 21st Century skills such as entrepreneurship, innovation, and creativity while learning about financial concepts in an inspiring way. Make financial decisions and use a budget to create a superpowered robot that will help bring an idea to reality.

Growing Your Grit: Strengthening Your Talents to Create a Positive Social Impact™

Recommended for ages 9-12

Create and explore your feelings and ideas on basic financial decisions and philanthropy. Self-reflect to determine how you can share your skills and talents to make a positive impact in your community.

Feed Your World: Planting Seeds for Change

Recommended for ages 9-12

Integrate math, science, and technology to explore solving social concerns, such as hunger. Seek answers on how to feed the community through growing sustainable food. Three types of gardens, concepts of money, and making trade-offs and financial decisions in relationship to a budget are discussed. Work in teams, share learning experiences, brainstorm, and compare various ideas based on a common theme.

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Heroes with Heart™: Making Financial Decisions to Create a Positive Social Impact

Recommended for ages 9-12

Create a heart map as you explore your own passion and drive to make a positive social impact. Apply elements of math and art to make informed financial decisions while following your passion. Discuss trade-offs and budgeting and share ideas and solutions for real-world challenges.

What do you know? A Quiz Game of Financial Facts™

Recommended for ages 9-12

Participate in a trivia-style game, examining concepts of budgeting, saving, sharing, borrowing, and interest, and discover related financial vocabulary. Customized, focused discussion on topics will take place based on game outcome.

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

Recommended for ages 10-16

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. Explore how investing in your own personal human capital can increase the likelihood of career success. Working in teams, participants will develop a creative presentation synthesizing their knowledge of the targeted financial and goal-setting concepts and skills.

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

Recommended for ages 11-13

Learners will explore how to make informed consumer decisions through role-playing exercises. They will learn to build positive spending habits with real-world practice examples.

My Car, My Future, My Money

Recommended for ages 11-13

Explore what it takes to be an entrepreneur by creating your own business or product concept. Learn basic banking and terms associated with savings and checking accounts. A metaphoric visioning activity is incorporated to help with future financial aspirations.



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