



Education at a Glance

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

Build a Better Budget

Best for ages 18+

Your budget is a key that opens doors, guiding you to your money goals. Get ready to take control of your finances and your future! Find out how to:

- Organize what you make, spend, and save
- Set goals to save up, spend down, look ahead
- Harness the power of mindful spending
- Identify budget tactics that work best for you

Fraud Prevention

Best for ages 18+

Your personal information is solid gold for criminals. Why make it easy for them to steal your identity and money? Learn how to keep your Social Security number, passwords, account numbers, and other personal information safe.

- Get familiar with tricks used by criminals
- Take steps to protect your personal information
- If you're a victim of identity theft, find out what to do

Home Buying 101

Best for ages 18+

Find out how to buy a home you can afford with the know-how to make it happen! Whether you're a first-time homebuyer or seeking a refresher, join us to learn:

- The pros and cons of homebuying
- Ways a real estate agent, home inspector, and loan officer assist you

- The impact of a home purchase on your personal finances
- How to make your move easier

Bonus! A mortgage representative will join us to provide tips to evaluate a property, steps homebuyers can take to prepare their finances, and ways to streamline the purchase.

Retirement Basics

Best for ages 18+

Procrastinating is easy because there's always tomorrow. Yet when it comes to having enough money for your life in retirement, putting things off can be costly. Learn how to grow, protect, save, and invest in "future you!" Together, we'll explore:

- Benefits of early planning
- Ways to prepare for life in retirement
- Social Security earnings, basics of wills and trusts

This session is an overview and non-advisory.

Debt Knockout

Best for ages 18+

Do you feel like debt is limiting your life's possibilities? Join us to learn how to tackle your debt, step-by-step, and manage your credit in the future.

- Develop an effective debt pay-down strategy
- Understand debt levels, and good and bad debt
- Discuss a basic budgeting framework

Register today to reserve your spot! Enrollment is limited for the best learning experience.

Understanding and Managing Credit

Best for ages 18+

It can be really gratifying to buy something with a credit card or a loan. Just remember, you're spending your future income (in the form of monthly payments). Once you factor that into your decisions, you're in full control! Join us and learn about:

- Credit scores and credit reports
- Tips for obtaining credit and improving it
- How to manage credit responsibly

Paying for Higher Education

Best for ages 15+

As costs soar, many students and families find higher education difficult to afford. Join us for information and guidance that can help make college more affordable.

- Determine the full cost of funding higher education
- Get tips to navigate the financial aid process (FAFSA)
- Strategize financial means (current, future) vs. anticipated commitment
- Uncover hidden costs and identify potential financial resources

Bonus! A Certified College Funding Specialist from the College Bound team will join us to answer your questions.

Free Service (for Broadview Members). College Bound consultation services, provided by certified specialists, are available free of charge for students and families

who bank with Broadview. Meet with a College Bound specialist to review college planning and funding timelines, strategies for selecting a college, and options to cover the cost. Your College Bound specialist remains your contact for questions or needs that may arise throughout the college years.

Quick Tips for Budget Success

Best for ages 18+

Does the idea of living simply and leaving some of your stress behind appeal to you? Find out how you can make room in your life for two intertwined priorities: your finances and personal well-being. For easy living that's "financially green," learn how to:

- Set meaningful goals and have fun saving up
- Make room in your budget for what's important
- Discover the joy of free and low-cost experiences

Talk it Up: Kids and Money

Best for ages 18+

When it comes to children and money, forming habits early on can create lifelong benefits. Join us for tips to talk about money with children and teens so they're excited to get started, including:

- Questions to explore together
- How financial decisions create success stories
- Incentives for smart saving and spending
- Why goals and financial stability matter
- Financial checkpoints to celebrate progress



To coordinate a course, visit broadviewfcu.com/contactedu. Contact our financial education team at financialwellbeing@broadviewfcu.com with any questions.

Building Your Household

A Game-Based Journey of Costs and Trade-offs

Best for ages 15+

Join us for an interactive game to learn financial concepts hands-on and create healthy money habits for life!

Whether you're just starting out or seeking a refresher, find out how to save more, pay less, and get ahead.

- Explore real-life expenses to make smart decisions
- Identify the costs of what you gain vs. give up
- Explore the power of a monthly budget
- Prioritize needs and wants
- Learn how credit scores impact costs of big-ticket items

Banking Basics

Best for ages 14+

If you're new to banking, we can help! Find out what you need to know to open and use a bank account with this course covering:

- How to open an account and track funds
- Key features of checking and savings accounts
- Choosing and using a payment method like checks, debit, and credit cards
- New job paperwork and ways to get paid

My First Job: Paycheck Basics

Best for ages 14+

When you start earning money, it's a great feeling – whether you're entering the workforce or transitioning to a new job. Even so, the amount of your first paycheck may surprise you. Join us as we decode:

- Gross income and net income
- Payroll deductions and taxes
- Different parts of your paystub
- Forms: I-9, W-2, W-4

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

Best for ages 14+

When you're shopping for everyday items, taking care of bills, or planning to make a big purchase, what's the best way to pay? Explore:

- Pros and cons of debit cards, credit cards, digital payments, and cash
- Personal checks: how to use them and keep track of your money
- Benefits of a checking account, savings account, and certificates

Financial Independence Training: F.I.T. for Life*

Best for ages 15+

Picture yourself in the future – where does your journey take you? Embark on an adventure filled with real-life situations and games of chance to learn how to manage your money. Join our Financial Independence Training so you feel F.I.T. for the road ahead.

- Decide how you will use your income
- Make big choices on housing, transportation and more
- Adapt to the unexpected
- Learn to save for emergencies and big purchases

**Optimized for an in-person experience for large groups*

Keys to Car Buying

Best for ages 16+

If you plan to buy a car, get set for what to expect! Whether you're a first-timer or could use a refresher, let's review steps for success – with less stress. Find out how to make an informed purchase as you:

- Prepare ahead by identifying must-haves and nice-to-haves
- Compare what a vehicle costs to what you earn
- Apply guidelines for using debt responsibly
- Evaluate loan terms and insurance coverage
- Detect red flags for fraud



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Finn's Financial Adventure^(C)

Best for ages 5-8

Embark on an adventure with our friend Finn and work together to make financial decisions. Children learn about working towards a goal and using math while making money choices. Young participants watch their story unfold as they:

- Guide Finn to earn, spend, save, and share
- Practice problem-solving and critical thinking about money
- Learn to prioritize needs and wants for smart decisions

Does Money Grow on Trees?*

Recommended ages: 5-8

Young learners practice foundations of money management – earning, saving, spending and giving with hands-on carnival themed activities. Youth experience:

- Earning money by answering questions, doing simple physical tasks or expressing kindness to one another
- Making choices of spending their earned money
- Prioritizing needs and wants

**Optimized for an in-person experience only.*

The Money Cycle*

Recommended ages 7-10

Youth participate in a simulated community to understand how money moves through the neighborhood. Youth actively engage in:

- Role playing as local businesses, charitable organizations and spenders
- Making financial decisions on what to spend
- Classifying everyday items as a need or want

- Exchanging money for goods and services
- Depositing money in a credit union for future savings

**Optimized for an in-person experience only.*

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

Best for ages 9-12

How can children have a positive effect on the people around them? Doing good things – by making the most of what they already do well – creates healthy habits for life! This session helps prepare kids to be a good neighbor, as they:

- Explore their feelings about helping others
- Think about how giving fits into money decisions
- Consider how their skills and interests can help their community

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

Best for ages 10-16

Wouldn't it be amazing if you could shape your future with goals to help make good things happen? Learn about financial concepts and the power of goal-setting. You'll collaborate with other participants and share ideas so everyone can benefit. Explore how to:

- Take steps toward financial independence
- Set S.M.A.R.T.E.R. goals
- Create a written financial plan
- Distinguish between needs and wants
- Invest in yourself for career success



To coordinate a course, visit broadviewfcu.com/contactedu. Contact our financial education team at financialwelbeing@broadviewfcu.com with any questions.