

Financial Literacy Workshops

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It's time to give back to your employees.

Worrying about finances can be stressful and even overwhelming, so it's not surprising that personal money concerns can frequently make their way into the workplace. In fact, studies show that employees facing finance situations regularly use some of their work time trying to solve their problems. Sometimes, employees even miss work altogether when dealing with money issues.

The source of many financial concerns is a lack of knowledge about how to manage finances. Facing debt, paying taxes, planning for retirement – people experience a variety of situations with their money. For this reason, Vantage West is proud to offer our Financial Literacy Workshops, designed to address a number of financial topics. Giving employees a way to receive financial education can help many to better handle their money, bringing their focus back to work and even increasing employee participation in workplace benefits programs.

Understanding Your Credit Report

Length: 1 hour

Your credit report is the main factor used to approve you for things like mortgage loans and credit cards. Plus, it determines the interest rates you receive, which affects how much money you'll pay over the life of a loan or as part of credit card payments. Knowing what's on your credit report and how it determines your credit score will help you take control of your credit and increase your score.

Learn, build and control your credit score so that you save money and have future buying power. In this one-hour workshop, you will obtain information on credit reports and some of the factors in the credit-scoring process, so you will have the knowledge to build your credit. In addition, we will discuss how to recognize, repair and avoid identity theft.



How you will benefit

Apply this knowledge in order to strengthen your credit score

Save time by obtaining loans faster and easier

In addition, you will save money by paying less on interest rates

Saving and Investing

Length: 1 hour

Whether you're planning for your retirement or putting money away for a future purchase, knowing how you can get the most out of your money is an important piece in securing your ideal financial future. Learn about the various options available for investing and saving to ensure you can make the informed decisions that are best for you.

Start implementing your wealth strategy today by saving and investing for your future. After attending this one-hour workshop, you will be able to clearly understand different savings and investment strategies. This will help you know when and how to save so you can invest in your future.



How you will benefit

Equip yourself with the knowledge of different saving strategies

Have peace of mind knowing that your future is secure

Make more money by making smart money moves

Banking Basics

Length: 1 hour

Learn about the features of the different banking options available, so your money benefits you as much as possible. Understanding the basics of banking means you can set up accounts that give you the best rewards and work with your unique needs. Only you know what you want your bank to do for you, and learning about your choices can help you get the best results.

Manage and monitor your money with the knowledge of banking basics. In this one-hour workshop, you will come to understand your options so you can make smart banking decisions. These smart decisions come from choosing the best banking options for you and utilizing your resources by understanding how the banking industry works.



How you will benefit

Save money by eliminating fees

Make money by capitalizing on dividends

Manage money by using all available resources

Buying a Home

Length: 45 Minutes

Get one step closer to having your own home by learning what's involved in the homebuying process. After going over the ins and outs and discovering whom you can call on for help, the process will be much clearer, eliminating the mystery often associated with buying a home. The knowledge you gain will empower you to confidently venture down your own path to homeownership.

In this 45-minute workshop, you will learn how to prepare for each phase of the homeownership process, so that you can capitalize on the benefits of owning your own home. Once you're done you'll be equipped to begin implementing your own homeownership strategy.



How you will benefit

Begin preparing financially for your home

Reduce the stress of not knowing what's next

Save money by making the right mortgage decision



Financial Literacy Quick Picks

Credit and Debt Management

A good credit history often qualifies you for financial opportunities such as car loans, student loans, home loans, apartment rentals and much more. The better your credit, the lower the interest you will pay on future loans and lines of credit. Learn the basic tools to better your credit and manage debt.

Direct Deposit

Direct deposit is the automatic transfer of your paycheck, benefits check (such as your Social Security), tax refund or other recurring checks into your checking or savings account. It is designed to help save you time and money. Learn the many benefits of this service in just 15 minutes.

Mortgages

A mortgage is a loan used to purchase a home. A mortgage lender provides funding that you pay back through a monthly payment, plus interest. We will teach you what you'll need to begin the homebuying process.

Online Banking

Online Banking provides you with all the essential tools to get your banking done. You can view your accounts anytime and anywhere you choose. Learn the basics of Online Banking and how this service offers many ways to better manage your account.

Saving and Budgeting

A budget is a simple plan for saving and spending. To create a budget, you must first know your monthly income and expenses. These tools and techniques will help you and your family (even your kids!) manage and monitor spending and create a budget.

To learn more about our Financial Literacy Workshops or to schedule one for your business, visit vantagewest.org/literacy.



Certified Credit Union Financial Counselors provide a confidential money management review. Vantage West Credit Union is neither licensed by the State of Arizona nor the federal government as a credit counseling agency. Members may be referred to one or more credit counseling agencies as needed. Financial Counselors do not give tax or legal advice and should in no way be interpreted or relied upon for such advice.



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