



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: Isolating Your Personal Information and Side-Stepping Scams

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.

Navigating Retirement with a GPS: Growing, Protecting and Saving Your Funds for Retirement

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.

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

Tackle Your Debt

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

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

Fraud and Scams: How to Protect Yourself

Best for ages 18+

Turn the tables and beat the bad guys! Find out how you can protect your identity and money from scammers who steal from even the savviest people. Join us as we discuss:

- The latest scams and why they work
- Red flags that signal trouble, so you can avoid it
- Scam, fraud, identify theft – what's the difference?
- Simple steps you can take now to protect yourself
- How to report incidents and file a complaint

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.



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



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

Best for ages 18+

If you work a regular job, do you dream about following your passion? Or maybe you already offer freelance services, own a side business, do gig work – or earn other income that’s inconsistent? Join the conversation as we discuss how to:

- Make the most of your talents
- Manage financial fluctuations
- Clarify the scope of your work
- Quantify your hourly value
- Consider standard and variable expenses

Keeping It Financially Green: How to Live Simply™

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

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

Best for ages 18+

When it comes to children and money, forming habits early on can create lifelong benefits. Why is it so hard to have these conversations? 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

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

Best for ages 18+

If you’re on the hunt for your first job, finding one that matches your skills and interests can be frustrating and exciting. The steps you take now can improve career prospects and financial future. Once you find a good match, discover ways you can improve your chances of getting the position.

- Create a résumé that showcases your strengths
- Translate your talents into skills employers want
- Tips to help prepare for an interview
- Continue building skills for work-readiness

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

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

Best for ages 18+

If your credit score feels like a number that's beyond your control, it's time to reclaim your power! An excellent score can lead to better credit offers and interest rates.

Discover:

- Components used to calculate your credit score
- How to create a plan for shifting financial habits that matter most
- Ways to raise your credit score and maintain it

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



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 Goal Setting: How to Save and Create Meaningful Financial Goals

Best for ages 14+

What does personal happiness mean to you? And how do your finances fit in? Any plans you make are as unique as you are, and the first step is simple: get started!

- Develop goals to meet soon, in the coming months, or far into the future
- Learn how happiness plays into financial well-being
- What is self-determination theory? Understand and use it.
- Create S.M.A.R.T.E.R. goals to pursue financial security

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

Best for ages 14+

Pay for things you need and save for things you want. Discover the benefits of using a bank or credit union so you can manage your money, as we share:

- Benefits of a personal account
- Checking, savings – what's the difference?
- How to open your account, what you need
- Questions to ask before you open an account
- How to overcome barriers to banking

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



Budgeting Basics: Mad City Money™ Simulation

Best for ages 15+

Experience the thrills, risks, and joys of Mad City Money™ an interactive role-play simulation that helps you build your money skills. Have fun navigating scenarios and surprises in Mad City, so you can make smart financial choices in real life. Follow the prompts to:

- Receive your assigned occupation and income
- Figure out your take-home pay
- Cover necessities: food, shelter, transportation
- Manage loan payments and other expenses
- Keep track of your money, practice budgeting

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

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

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

Joe the Monkey Saves for a Goal

Best for ages 5-8

Using the book *Joe the Monkey Saves for a Goal* by John Lanza, we get kids thinking about the perks, possibilities, and pitfalls of money. As the tale unfolds, children:

- Learn how to make decisions about money
- Discuss spending, sharing, and saving
- Discover how to create their own money goal
- Are encouraged to create a "Save" jar for their goal

The Adventures of Cubby and Coco™

Best for ages 5-7

Children follow along as Cubby (a bear) and Coco (a bunny) take them around New York's capital city. In this storybook, Cubby and Coco show us how good it feels to:

- Make new friends
- Spread kindness through sharing
- Figure out new ways to support others
- Solve problems and make good money choices

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

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.*

Quinn's Carnival Quest

Best for ages 8-10

Let's help Quinn win prizes and meet a superhero! During this create-your-own adventure story, youngsters guide Quinn through a series of financial decisions. Children watch the story they create together unfold as Quinn:

- Budgets money for things along the way
- Considers whether to start a business
- Wonders if playing lots of carnival games leads to a big prize
- Recognizes possible consequences of risking money

Change Your World: Make a Positive Impact

Best for ages 9-12

At the heart of this session for pre-teens is a simple concept. Decisions about money can make life better for them, and for people around them. We'll explore how attitudes toward money and healthy behaviors create financially capable young adults. Together let's:

- Think about our hopes and dreams
- Consider how our financial decisions relate
- Discover ways to make a positive impact
- Explore budgeting, emergency money, and trade-offs



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

Create Your World: Your Business Makes a Difference

Best for ages 9-12

What if in the future, businesses focused on ways to help people? In this interactive session, we ask children to imagine the possibilities. By envisioning a super-powered robot that can perform any task, they can:

- Expand their understanding of entrepreneurship
- Understand the importance of innovation
- Solve problems with creativity and critical thinking
- Learn the function of budgets and other financial concepts

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

Feed Your World: Planting Seeds for Change

Best for ages 9-12

In this fun yet meaningful learning experience, children explore ways to address social concerns such as hunger. This session integrates math, science, and technology as kids share their experiences and ideas, including:

- Ways to grow food for their community
- Creating plans for three types of sustainable gardens
- Discussing how to afford supplies, and what needs to wait

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

Best for ages 9-12

Children learn how to make a difference in the lives of others with their creativity. In this session, kids will practice being a Hero with Heart by sharing ideas for solving real-world challenges. They will:

- Create a heart map to explore their passions
- Combine math and art to make money decisions
- Discuss the role of budgeting and trade-offs
- Stay inspired to be a real-life hero

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

Best for ages 9-12

This trivia-style Quiz Game of Financial Facts™ makes learning about money easy and fun! Every child is a winner because understanding a few financial basics can create lifelong benefits. Kids discover:

- Perks of budgeting, saving, and sharing
- How borrowing costs more with interest
- What financial vocabulary words mean

A group discussion will be tailored to areas of special interest, based on the game's outcome.

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

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

Best for ages 11-13

Take control of your money, so you can spend and save your way toward financial success! See how satisfying it is to make smart spending choices that become second nature. Find out how to:

- Build positive spending H.A.B.I.T.S.
- Do comparison shopping and curb impulse spending
- Practice with role-play scenarios for the real world

My Car, My Future, My Money

Best for ages 11-13

If you could invent a product and sell it to make money, what would it be? Use your imagination for fun exercises to:

- Discover what it takes to be an entrepreneur
- Create a business or product concept
- Learn the basics of banking
- Envision financial success

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