

At a glance...

New Online Live Webinars

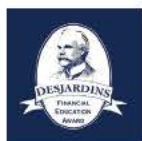


CONVERSATIONS TO HELP CULTIVATE FINANCIAL PROSPERITY

SEFCU provides free, online live webinars to help people create strategies to improve their financial well-being. These informative and interactive micro-sessions are 45 minutes in length. Presenters provide approximately 30 minutes of tips and action items, with the remaining time open for topical questions. Join us in a conversation that will help you make sound, informed financial decisions.

	WORKSHOP TITLE	SUMMARY
CHECK OUT THESE NEW SESSIONS AVAILABLE NOW!	Open a Checking or Savings Account <i>How to Start or Rebuild Personal Banking</i>	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 to 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.
	Fraud and Scams <i>How to Protect Yourself</i>	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.
	Your Credit Score <i>How to Repair, Maintain and Build Up a Credit Score</i>	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.
	Financial Goal Setting <i>How to Save and Create Meaningful Financial Goals</i>	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.
SNEAK PEEK! COMING IN NOVEMBER 2020	(YOUTH) Strategies to Secure Your First Job <i>How to Create a Strong Impression, It Matters</i>	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.
	Keeping It Financially Green <i>How to Live Simply</i>	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 the SEFCU Institute for 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 <i>How to Establish Healthy Financial Habits for Life</i>	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. The SEFCU Institute for 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.
	Gig Economy: Budgeting Inconsistent Income <i>How to Explore if Freelancing is Your Future Lifestyle</i>	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!

>>> For information or to sign up, visit sefcu.com/financialeducation



SEFCU's Institute for Financial Well-Being is a unique educational initiative that features an innovative approach to providing free financial education to community organizations and individuals. SEFCU products and services are not discussed in these seminars. The SEFCU Institute is the recipient of both the national and statewide 2018 Desjardins Youth Financial Education Award (more than \$1 billion asset category).



OUR MISSION: To guide and encourage individuals to focus on achieving economic stability – using innovative tools, making informed decisions, and encouraging positive habits.