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Financial Fitness Course Overview

COURSE TITLE: Growing Your Money – A Financial Education Workshop

LENGTH OF COURSE: ½ DAY (4 HOURS)

COURSE DESCRIPTION

The financial fitness course is designed to provide participants with a hands-on approach to developing critical skills for financial independence. The course consists of four sessions: 1) Developing a Spending Plan; 2) Working with Checking and Savings Accounts; 3) Understanding Credit and Your Credit Report; and 4) Getting a Loan.

COURSE OBJECTIVE

This course will provide the knowledge and skills that participants need to maximize financial management abilities and to strengthen ability to plan for their financial future.

COURSE COMPETENCIES and LEARNING OBJECTIVES

Competency 1: To develop a spending plan

Learning Objective 1a: By the end of the session, participants will know how to establish financial goals.

Learning Objective 1b: By the end of the session, participants will have performed the steps required in the spending plan development process.

Learning Objective 1c: By the end of the session, participants will have knowledge of how to use a spending plan to meet financial needs and goals.

Competency 2: To gain knowledge of basic money management tools

Learning Objective 2a: By the end of the session, participants will know the purpose and benefits of checking and savings accounts.

Learning Objective 2b: By the end of the session, participants will know the procedure to open an account.

Learning Objective 2c: By the end of the session, participants will have knowledge of the activities involved in using and managing an account.

Competency 3: To understand basics of credit

Learning Objective 3a: By the end of the session, participants will know the purpose of credit and the importance of their credit history.

Learning Objective 3b: By the end of the session, participants will know how to read and analyze a credit report.



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Learning Objective 3c: By the end of the session, participants will have knowledge of the relationship between credit reports and credit scores.

Competency 4: To understand basics of the lending process

Learning Objective 4a: By the end of the session, participants will know the different types of financial institutions and the general preparation steps to loan application.

Learning Objective 4b: By the end of the session, participants will understand the evaluation process of loan applications.

Learning Objective 4c: By the end of the session, participants will have knowledge of how interest rates, terms, and fees affect the cost of a loan.