



The Cooperative Ministry is facilitating a series of workshops designed to assist individuals and families acquire the tools to better handle their finances. These FREE financial education workshop series cover basic principles of budgeting, saving, and planning for your family's future.

The classes are offered on Tuesday or Thursday in three two-hour sessions. Saturday sessions are four hours and the information is presented along with a free lunch.

There is no fee for the workshops but registration is necessary by contacting Brandi Richardson, Financial Development Coordinator at The Cooperative Ministry 799-3853 ext 325. The Cooperative Ministries is located at 3821 West Beltline Boulevard, Columbia, SC 29204. For more, visit <http://www.coopmin.org/>

Bank On It

- * Identify the major types of insured financial institutions.
- * Identify five reasons to use a bank.
- * Describe the steps involved in opening and maintaining a bank account

Check it Out

- * State the benefits of using a checking account.
- * Determine which checking account is best.
- * Identify the steps involved in opening a checking account

Money Matters

- * Track daily spending habits.
- * Prepare a personal spending plan or budget to estimate monthly income and expenses.
- * Identify ways to decrease spending and increase income.
- * Identify budgeting tools that will help you manage your money.

Pay Yourself First

- * Determine goals toward which you want to save.
- * Identify savings options.
- * Determine which savings options will help you reach your savings goals.

Borrowing Basic

- * Distinguish between secured and unsecured loans.
- * Identify three types of loans.
- * Identify the costs associated with getting a loan.
- * Explain why it is important to be wary of rent- to- own, pay- day loan, and refund anticipation services.

To your Credit

- * Describe the purpose of a credit report and how it is used.
- * How to order a copy of credit reports.
- * How to read credit reports.
- * Identify ways to build and repair credit history.

Charge it Right

- * Describe the purpose of credit cards.
- * Determine which credit cards are best.
- * Identify the factors creditors look for when making credit decisions.eries 3:

Loan to Own

- * Identify various types of installment loans.
- * Explain why installment loans cost less than rent-to-own services.
- * Identify the questions to ask when purchasing a car.
- * Describe the advantages and disadvantages of borrowing against a home.

Your own Home

- * Describe the benefits and pitfalls of renting versus owning a home.
- * Identify the steps required to buy a home.
- * Identify questions to ask to determine your readiness to buy a home.
- * Identify basic terms used in a mortgage transaction.
- * Describe the advantages and disadvantages of different mortgage options