

# Financial fitness



**Our Financial Fitness Education Series will help you get your finances in shape at any age or stage of life. Select one of the options below – or contact us to customize a plan to meet your needs.**

## Money Master

### **Banking Basics**

*Establishing a relationship with a financial institution has benefits! Discover how to open, and use, checking and savings accounts; know the difference between debit/credit cards, and more!*

### **Money Smarts**

*From renting or buying a place to live, to paying off credit card bills or making a simple trip to the neighborhood store, we make important personal decisions about money every day. Find out the latest tips and tricks to become a smarter spender and saver!*

### **Spending Plans for the Budget Savvy**

*Finding the path to financial success takes practice. Develop a financial plan for your life while you learn how to set SMART goals, track, and evaluate your spending. Discover the step-by-step process of creating a budget, and tips on how to stick to it.*

### **Money & Faith in Motion**

*With a biblical perspective about finances, generosity and stewardship, this course covers budgeting, credit and credit scores, debt, contracts, insurance, and consumer laws.*

### **Paper Piles to Organized Files**

*Feeling outmuscled by growing stacks of financial documents? Our experts can help! We'll show you how to turn paper piles into organized files, using simple strategies and tools to sort incoming mail, set up a maintenance-free filing system, and eliminate the accumulation of paper in your home and home office.*

## Credit Smart

### **Credit Basics**

*Credit can be confusing...break through the jargon! Get an overall view: when to buy on credit; credit scores and reports; debit vs. credit cards; establishing good credit; APR; grace periods; late/over-the-limit fees; the price of having good or bad credit; rent-to-own services; consolidation, short-term, payday, and title loans; and the perils of overextending yourself.*

### **Credit When Credit is Due**

*Financial systems and options have become increasingly complex. Examine how to build, maintain, and re-establish credit in this comprehensive hands-on course using real-life examples.*

### **Building a Healthy Credit Score**

*Find out what lenders (and others) look for on credit reports, how to establish good credit scores, how to read and obtain a credit report, and how to legally eliminate credit report errors for free.*

### **Fighting Fraud: Protect Yourself from ID Theft**

*How did they get my name? What can I do to ensure my information is safe? Find out proactive steps you can take today to prevent identity theft. Learn how identity thieves operate and how to be 'credit smart'. If you are a victim, learn ways to bounce back to fiscal fitness.*

## Movin' On Up

### **Ready to Rent/Tenant-Landlord Relations**

*Being a renter has its rewards...and responsibilities. Understand the rental process from inspecting the potential unit through the signing of the rental/lease agreement. Rental payments, security deposits, repairs, privacy issues, and the eviction process will be covered.*

### **Homebuyer Express**

*Preparing to take the leap into homeownership? We are your unbiased source of information on all things homebuying. Buying a home may be the biggest purchase of your lifetime; learn how to buy a home you can afford and afford to maintain. The certificate of completion meets SDHDA H.E.R.O. requirements.*

## Fiscally Fit Family

### **Financially Fit Relationships**

*It is critical for couples to work together in maintaining the financial responsibilities of a household. This workshop will provide the tools necessary to find a common ground in budgeting, make proactive everyday decisions, and set future goals related to finances.*

### **Raising Money Smart Kids**

*Learn techniques to help your children become savvy consumers, and financially prepared for the real world. The understanding of money begins around 5-years of age, and healthy money habits can start then as well!*

## Successful Student

### **Student Loans/Financial Aid**

Understand the different types of financial aid, student loan programs, and repayment options. Discuss how to successfully manage your loans and assess how student loan debt relates to borrowing capacity. Know what to do if loans are in default, forbearance, and/or collections.

### **Financial Fitness for Students**

This interactive workshop provides high school or college students the processes for how and why money is used, and the guidelines for preparing a SMART (Specific-Measurable-Attainable-Relevant-Timely) spending plan.

### **Student Loan Bootcamp**

Not sure what to do about your student loan debt? This class is for you. We will look at the different types of student loans, how to find your loans, repayment programs, consolidation and forgiveness options, what to do if you are behind, and how to avoid the scams surrounding student loans.

## Life Changes

### **Finances & Death**

Losing a loved one can be overwhelming. Learn to deal with financial changes to make your next steps as understandable and stress free as possible.

### **Finding & Keeping the Job You Want**

Unemployed? Underemployed? In this session, learn tips on how to find a job, find out what goes into preparing a resume, figure out what you can do to be the best at the interview and discover ways to keep the job you want.

### **Finances & Divorce**

A recent separation or divorce can be emotionally draining. This class will give you tips to reduce the financial impact, protect yourself and move forward into the next chapter of life.

## Smart Shopper

### **Insurance 101**

Insurance policies can be confusing. Don't let the uncertainty of fine print keep you and your family from getting the coverage you need. This course covers the nuts and bolts of auto, home, health, life and disability insurance, including tips on how to compare insurance companies, agents, and policies.

## Supermarket Survival

Your ho-hum grocery run can quickly turn into an attack on your finances. Join us to hone your skills and become a prepared grocery shopper. Topics addressed include budgeting, strategic store mapping, and identifying money saving tools to help make your money stretch further.

### **Holiday Spending**

Don't let 'Jingle Bells' turn into 'Jingle Bills'! Learn to celebrate the holidays without overspending. This seminar will help you discover what is important about the holiday season and formulate a plan to put those priorities first to have a joyous season without over-committing time, money, or especially, credit cards.

## Just Starting Out

### **Leaving the Nest**

This workshop covers the fundamentals of credit, upfront and hidden expenses when renting an apartment, finding the right roommates, living expenses, budgeting, and identifying needs and wants.

### **We're Getting Married, Now What?**

Money is one of the most significant areas of potential conflict in marriage. Explore what money means to each of you and how its meaning influences your financial behavior. Build the skills and understanding you will need to succeed in marriage and in life.

## Retirement Ready

### **Planning Your Savings for Retirement**

Find out how to make the most of your employee benefits, calculate the cost of retirement, identify potential sources of retirement income, evaluate personal savings and investment strategies, and discover how to perform retirement-needs calculations.

### **Savvy Seniors**

Are you entering that 'golden age' of retirement? Already living on a fixed income? Know someone who is? Join us for an informative and dynamic workshop aimed at preventing financial exploitation. Find out the top five scams targeted toward seniors and learn how to protect yourself from fraud.

Invest in yourself, your employees, your students or program participants today!  
Call us for more information on workshops.

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