



# NEW Youth Workshops from BALANCE

Introducing teens to the  
world of personal finance

## Paying For College (45 - 60 minutes)

The cost of college is steep and getting steeper. Learn how financial aid, grants, student loans and more can relieve your financial burden.

## Credit Matters (60 minutes)

From buying a car to getting a job, credit is key to achieving many of life's milestones. Find out how to use credit responsibly, calculate your credit score, and the effects it all has on your financial life.

## Stay Safe Online (30 minutes)

The Internet is a big part of our lives, but using it can be risky. Get the tools you need to protect your personal information, and learn who to avoid online.

## Federal Student Aid with FAFSA (60 minutes)

The Free Application for Federal Student Aid (FAFSA) is many students' ticket to financial assistance for college. This workshop covers important details such as how the FAFSA works, deadlines, and the application process.

## Checking Account Basics (30 - 45 minutes)

Opening a checking account is a crucial step to managing your money. In this workshop, you'll learn the benefits of checking and other important topics such as withdrawals, writing checks, and account management.

## Start Being Money-Smart (45 - 60 minutes)

If you spend money as quickly as you get it, then this workshop is for you. Using helpful charts and worksheets, learn how to prioritize your spending and start saving for the purchases that matter most.



## Money Skills: Preparing for Financial Independence (60 - 75 minutes)

Before you know it, you'll be in charge of your own finances. Don't worry, this workshop outlines financial fundamentals like setting goals, making a budget, paying bills and other real-world skills to prepare you for financial independence.

## Credit Cards: The Good and The Bad (60 minutes)

If you use credit cards wisely, they can help you achieve your financial goals. This workshop covers different types of credit cards, as well as their benefits and drawbacks.

## Eight Steps to Financial Success (30 - 45 minutes)

What does it take to achieve financial success? (Hint: it's not wealth). Learn the simple but important steps that can set you on the path to mastering your money.

## Building Your First Budget (60 minutes)

A smart budget helps you cover your expenses and still buy some of the things you want. Find out how to make—and maintain—a budget based on your needs.