

# Youth Workshops from BALANCE



## Introducing teens to the world of personal finance

### **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.

### **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.

### **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.

### **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.

### **Earning Your Money (60 minutes)**

If you are ready to start earning money, learn how to find sources of income now, and how to work towards higher paying or more fulfilling work in the future. We'll also cover how to understand your first paycheck and what to do with it.

### **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.

### **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.

### **Giving Away Your Money (60 minutes)**

Earning money doesn't always have to be just about you. Learn why charitable giving can be beneficial to your finances as well as your personal well-being. With this workshop, find out how to put your money to good use and feel good about it.

### **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.

### **The Path To Prosperity (60 minutes)**

It's never too early to start planning for your own prosperity, not just paying bills. From goal setting tools to actionable income-growing tips, with this workshop you will be on your way to solid financial fitness, no matter your monthly income.

### **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.

### **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.

### **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.

**For more information, contact Partner Relations at 800.808.4327 or email [partner-relations@balancepro.org](mailto:partner-relations@balancepro.org).**

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