



# Financial Literacy Train-the-Trainer Workshops

Sponsored by:



Department of  
Development

**Consumer Credit  
Counseling Service**



To register visit the Training Page of the Ohio CDC website at [www.ohiocdc.org](http://www.ohiocdc.org) or click on the following link: <http://www.zoomerang.com/Survey/?p=WEB229RX7V4KX4>

**Dates and Topics:**

Friday, November 6<sup>th</sup>

**Understanding Credit Reports and Credit Scores and ID Theft Prevention**

Thursday, December 3<sup>rd</sup>

**Making the Most of Your Paycheck and Bank Account Management**

Tuesday, December 15<sup>th</sup>

**Handling Credit and Debt Wisely and Surviving Layoff**

Thursday, January 14<sup>th</sup>, 2010

**Financial Literacy Advanced Roundtable**

**Location:**

**Clarence D. Lumpkin Point of Pride Building**  
1410 Cleveland Avenue  
Columbus, Ohio 43211

**Parking:**

Free Surface Parking Lot located in Rear of Building

**Time:**

Registration: 10:00 am  
Training: 10:30 am – 3:30 pm

**Trainer Information:**

Trainers will be from Consumer Credit Counseling Service/Apprisen Financial Advocates.

## **Understanding Credit Reports and Credit Scores and ID Theft Prevention**

**Date: Friday, November 6<sup>th</sup>**

- What is a credit report and credit score
- How does information get reported
- How to access your report
- How you can dispute information on your report
- How your credit report and score can help you build a strong credit identity
- How knowledge of your credit report will help with ID theft prevention
- How does ID theft occur
- How Identity thieves use your information
- What precautions should be taken to prevent ID theft
- What to do if your ID has been stolen
- Who you should contact where you report ID theft

This workshop provides the basics to help people understand the importance of taking charge of one's credit identity. Participants leave knowing how to access their personal credit report and obtain their credit score, as well as how to use the information contained on the reports to impact their financial lives. In addition, this workshop is valuable for each person to understand that there are ID thieves who make a living at stealing information. How to protect one's identity and what to do if personal data is stolen will be covered.

## **Making the Most of Your Paycheck and Bank Account Management**

**Date: Thursday, December 3<sup>rd</sup>**

- Goal setting - Getting what you want
- Developing a spending plan that matches your paycheck
- Identify what is important to you and your family
- Finding ways to save money
- How to select a bank account that fits your needs
- Why is it important to maintain your check register
- Track your ATM and debit card transactions
- How to reconcile a bank statement
- Understand some basic bank procedures to avoid problems and fees

This workshop helps participants learn to identify financial goals and develop a plan to reach them. It will include worksheets that participants can use in their daily lives. Tracking spending, prioritizing expenses, and incorporating goals into one's everyday spending plan will be discussed. In addition, this workshop is designed to help consumers understand banking services so they can manage their accounts successfully. Establishing and maintaining a relationship with a financial institution will enable consumers to manage their finances efficiently and conveniently.

## **Handling Credit and Debt Wisely and Surviving Layoff**

**Date: Tuesday, December 15th**

- Why credit is an important tool for reaching financial goals
- How to manage debt in order to build your credit rating
- Various types of loan products and how they each work
- Interest rates associated with various loan products
- How to develop good credit
- How to repair bad credit
- How to create "Powerpay Plan" for paying down debt
- Create an action plan
- Discuss how to set priorities to deal with debt and creditors
- Discuss ways to stretch your income
- Identify community resources

This workshop will cover, in a positive manner, basic information about managing credit, good versus bad debt, and what to do if facing a serious financial problem. In addition, this workshop helps identify vital financial steps to take when facing a layoff. The focus is to help consumers get organized, develop a plan and identify financial priorities.

## **Financial Literacy Advanced Roundtable**

**Date: Thursday, January 14<sup>th</sup>, 2010**

This workshop will allow Executive Directors and senior staff to discuss what is on your mind regarding the future of Financial Literacy Training: foreclosures, bankruptcy, credit regulations, high interest rates, close accounts, measuring outcomes, funder requirements, etc. This will be an interactive opportunity to exchange information on financial literacy "hot topics" and make recommendations and conclusions on forward thinking planning and best practices regarding financial literacy training.

\*Each session would include a "Best Practices" discussion on how to reach your market, using evaluations, Moneystyle, etc.

**Fees:**

**Ohio CDC Members:** \$35  
**Non Ohio CDC Members:** \$45

**Registration:**

To register please visit the Training Page of the OCDCA website, [www.ohiocdc.org](http://www.ohiocdc.org) or use the following online registration link:  
<http://www.zoomerang.com/Survey/?p=WEB229RX7V4KX4>

If you choose to pay via **check** please mail your payment to our lockbox at:  
**Ohio CDC Association, Lockbox 22, P.O. Box 182039, Columbus, Ohio 43218**

If you choose to pay via **credit card**, we accept Visa and MasterCard ONLY, please call Rhonda Foreman at 614-461-6392 ext. 210.

**FULL PAYMENT IS EXPECTED BEFORE ATTENDING THE TRAINING**

***A Special Thanks to our Sponsor:***



The Ohio Department of Development (ODOD), The Office of Housing and Community Partnerships (OHCP) provides financial and technical assistance to units of local government and nonprofit organizations in Ohio for project activities which benefit low- and moderate-income citizens. The grant from ODOD is provided through the CDC Program of the Ohio Housing Trust Fund.  
<http://www.development.ohio.gov/cdd/ohcp/>

