

# FINANCIAL KNOWLEDGE CERTIFICATE

---

## REQUIRED COURSES

### Budgeting

Living within a budget is an important skill to master. Learn how easy it can be to create a personal budget.

### Credit 101

Learn the basics of credit and keeping your credit record in good shape.

### Identity Theft/Keep it Safe

Are you taking unnecessary risks with your identity? Do you understand how to protect your right as a consumer? Are you financially prepared for the unexpected? This combined seminar of Identity Theft and Keep It Safe will help you find the answer to these questions.

### Retirement Planning

Are you on track for your retirement? Let us help you either get on track or stay on track

## ELECTIVE COURSES (Choose 2 from the list below.)

### Maximizing Home Ownership

Learn how to maximize the benefits of the home that you own.

### Financial Planning Overview

Identify smart investing suggestions to maximize your current portfolio.

### Investment Basics

Do investments confuse you? This seminar will show you the basics and provide you with what you need to get started.

### How Much House Can You Afford?

This financial education seminar teaches you how to borrow smartly.

### Pay Yourself First

Learn ways to save money and what savings options are available to help achieve your goals, such as college tuition, vacation, car, or a home.