

Let's talk about *money*

SAFE Credit Union presents
WORKSHOPS FOR EMPLOYEES

Getting control over your finances brings peace of mind

Financial distraction robs employees of their peace of mind – and employers of valuable work hours. The health and vitality of an organization depend on your valued employees. With that in mind, SAFE@Work offers a customizable program with a suite of solutions designed to minimize financial distraction while improving your employees' financial health — at no cost to you.

SAFE@Work Financial Education Workshops

All workshops are customizable to fit your workplace needs. With encouragement from you, the employer, employees are able to attend workshops and feel empowered to take charge of their financial life.

Budgeting

Managing money doesn't have to be dreadful if you create a realistic budget. Budgets give you an action plan and clear picture of where your money goes each month. Learn how to start a budget and manage that budget when your income fluctuates. Other topics include:

- Budgeting tools
- Determining your income and expenses
- Prioritizing bills
- Setting savings goals

First-time homebuyer workshop

Purchasing a home has long been the American dream, but in today's market many are unsure whether that dream is obtainable. A SAFE mortgage professional will discuss how to determine affordability, understand credit criteria, and other information about the home-buying experience in this discussion crafted for first-time home-buyers.

Credit Report or Score

Your credit score is used to determine whether you qualify for a loan, insurance pricing, or whether you'll have to pay deposits for utility services. It could also affect certain job opportunities. Learn insights into your credit score and how to improve it. Topics include:

- The importance of credit
- Where to obtain your free credit report
- Five things that affect your credit score
- How to improve, build, rebuild, or repair your credit score

Lease or Buy

Buying a car can be challenging if you don't have the right information. Learn about opportunities to help you make the right decisions, including:

- How to determine affordability
- Buying a new vs. preowned vehicle
- Financing options
- How to protect your vehicle
- Negotiating tips

Guard Your Identity

According to Experian, consumers reported \$905 million in total fraud losses in 2017. If identity theft is a growing concern for you, join a discussion that covers:

- What is ID theft and how does it occur?
- Latest types of ID theft affecting consumers
- Impacts of ID theft
- Ways to protect your identity and minimize risk

Women's Empowerment

Whether you're the head of your household, single, divorced, widowed, or need financial direction, learn how to be empowered to take control of your money. Also explore:

- Women's larger role in managing household finances
- Living within your means
- Great deals, discounts, and couponing
- Emotional roadblocks to financial security
- Self-care
- Financial planning

Responsible Spending

Are you spending with purpose or spending excessively? This self-destructive behavior can take your finances off track. Learn how spending behaviors are formed and how to control them. Topics include:

- Excessive spending habits
- Money behavior
- Emotional spending
- Track your spending
- Accountability

Smart Holiday Shopping

Holiday shopping doesn't have to be expensive if you stay mindful of your budget. Learn new shopping approaches that help you spend less and save money this holiday season. Learn about:

- Defining your true meaning of the holiday season
- Gift-giving expectations vs. reality
- Credit card vs. cash
- Gift budgets
- Making a list and checking it twice!

Mindfulness and Money

Achieving money mindfulness allows you to better manage your money and improve your overall financial behaviors. Gain a new perspective and explore:

- How money relates to mindfulness
- Being mindful of your current money situation
- Mindfulness and its connection to budgeting
- Decreasing mindless spending

Living Trust and Estate Planning

Learn how to:

- Avoid the pitfalls of using joint ownership as a way to transfer property
- Choose the right person to make decisions for you in case of a medical emergency
- Nominate guardians and provide for minor children
- Establish a living trust to avoid probate

Bring a Gratitude Mindset to Your Finances

Money is said to be the currency of living, but gratitude is the currency of life. Appreciating what you already have can certainly be less expensive! Learn how practicing gratitude can help you spend less as well as:

- Benefits of gratitude
- Practicing gratefulness in your current financial situation
- Reducing impulse purchasing
- Gratitude and contentment

Medicare Made Clear Workshop

Medicare has several variables that are hard for many people to understand. Before choosing a plan, learn more about how decisions you make now can affect your finances later. This workshop also covers:

- Eligibility
- Medicare descriptions
- Enrollment
- Medicare Plan options

The Savvy Shopper

Groceries, toilet paper, laundry detergent, and all those other items we shop for regularly needn't hit our pocketbooks hard. While buying the most expensive items will make you broke, going cheap may make you even broke over time. Learn how to get it just right when shopping for essentials as well as:

- Affordability realities
- Needs vs. wants
- How credit card usage affects your credit score
- Spending with purpose

Understanding Social Security Benefits

Like many Americans, you may have questions about retirement and Social Security. You may wonder how to determine eligibility, what tax implications may apply, and how to break down qualifications of full and partial retirement age benefits. This workshop will bring clarity to your understanding of Social Security.



Youth & Young Adult Classroom Discussions

SAFE believes it's important to help youths understand healthy financial behaviors so they can have productive, enjoyable lives. SAFE offers classroom discussions about:

- Credit unions vs. banks. Where should I keep my money?
- Payday loans vs. installment loans. Do you know the difference?
- How do I start saving money?

SAFE Reality Fair

Teenagers learn money management and healthy spending behaviors in the SAFE Reality Fair. Participants receive "about me" worksheets that list a family size, salary, and debt. Using these everyday life scenarios, participants build monthly budgets that include covering expenses and savings. The simulations let students practice making choices they'll face as they take on adult responsibilities.