

Financial Literacy Training Catalog

Avoiding Credit Problems

Figuring out how to use and manage credit to your advantage can be a learning process for many. Doing your research and setting some rules for yourself as you begin using credit will help you avoid credit problems. In this program, we'll explore the common pitfalls of credit, including lacking credit history, forgetting to make payments, and spending too much, too fast. We'll also go over how to avoid these mistakes so your credit can continue to grow and improve.

SCORM | Updated 10.2025

Checking Skills

This is a how-to course on using your checking account. We'll go over making deposits and withdrawals, either in a bank or using an automatic teller machine, or ATM. We'll discuss ATM safety and what you need to be aware of when using an ATM. We'll go over making purchases and how to use your debit card. We'll also cover the components of a check and how to properly fill one out. Lastly, we'll touch on keeping a check register and managing your accounts electronically to monitor your budget.

SCORM | Updated 10.2025

Credit Card Fine Print

Understanding the terms and conditions of your credit card is vital for using your card responsibly and to your advantage. In this course, we'll go over the common terms in your credit card's fine print so you can understand exactly what you're signing up for. We'll discuss variable and fixed interest rates as well as annual percentage rates, or APR. We'll also talk about grace periods and annual and credit insurance fees.

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Debt Management

Over the course of your adult life, you'll likely take on multiple forms of debt. Starting with credit cards and student loans and graduating to auto loans and home mortgages, managing debt will likely become a big part of your life. In this course, we'll go over strategies for how to best manage debt, and we'll discuss what to do if you get in over your head.

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How to Read a Credit Report

Learning how to read a credit report is a vital part of understanding the health of your credit as well as checking its accuracy. In this program, you'll learn about the six different sections of your credit report. This includes personal information, employer history, consumer statements, account information, public records, and inquiries. Your credit score also appears on the statement, so we'll discuss the full credit score range and what your number means on the scale. Finally, we'll talk about what to do if you find inaccurate information on your credit report.

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Identity Theft

According to the Department of Justice, identity theft and identity fraud refer to all types of crime in which someone wrongfully uses another person's personal data in some way that involves fraud or deception, typically for economic gain. If you pay attention to the news, there's often reports of large banks or companies being hacked and thousands of personal records being compromised. In fact, you've likely had your debit card replaced at least once or twice as a result of your bank being proactive when they suspect your account might have been compromised.

Unfortunately, identity theft has become commonplace. In this course, we'll go over the different ways that your financial standing may be impacted as a result of identity theft. We will also discuss credit bureaus, how to protect yourself, and what to do if your identity is stolen.

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Maximize Your Savings

You've opened a savings account, you've adjusted your budget, and you've been saving diligently toward your goals for a period of time. What's the next step in your savings strategy? It's getting the biggest bang for your buck. In this course, we'll talk about various ways to maximize your savings through investments. We'll discuss retirement accounts, like 401(k)s and Roth/traditional individual retirement accounts (IRAs). We'll cover saving for educational expenses with a 529 plan. And lastly, we'll talk about investment account options.

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Savings 101

Why put your money into a savings account when you already have a checking account? What's the point of having more than one bank account? Well, for starters, most savings accounts earn interest, often much higher than a standard checking account. That means your money is making money while it just sits there. In this course, we'll talk about the basics of savings accounts, the various types of savings accounts to consider, and the benefits of opening an account.

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Selecting the Right Checking Account

In this course, we'll go over different types of checking accounts so you can discern which type might be most appropriate for your life. These include basic and joint accounts,

commercial/business accounts, and online versus brick and mortar bank accounts. The key to finding the right checking account for you is to do your research and shop around. Using this video, along with reading the fine print and talking to customer service associates, will help you make an informed decision about where to put your money.

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Understanding Auto Loans

Unless you're lucky enough to work in a city with great public transportation, you're probably going to need a car at some point in your life. Whether you're going to work or just running out to get groceries, most of us use cars on a daily basis. In this course, we'll talk about how many pay for these cars: taking out an auto loan. We'll discuss how car loans work and go over the different types of lenders available. We'll talk about down payments, loan terms, and making payments. And finally, we'll cover what happens if you're unable to make a payment and what you should do if you're facing that situation.

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Understanding Home Loans

Purchasing your first home is a major milestone, but it's also a very complicated process. In this course, we'll break home loans into simple, easy-to-understand steps. We'll define common home loan terms and go over the various types of loans available and their requirements. We'll also talk about interest rates, escrow payments, and what happens if you're unable to make a mortgage payment.

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Understanding the Fine Print

Don't you just love reading the fine print? All of the minute, legal details of terms and conditions? It's fascinating. Nope. Nobody reads the fine

print. Seemingly everything has fine print and none of it seems to make sense. But there are some important facts in there, particularly when it comes to a checking account agreement, that you want to pay attention to. Those are the things we'll cover in this course. We'll discuss minimum balance requirements, overdraft conditions, and other stipulations to be aware of.

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Why You Need Credit

The concept of credit may seem intimidating or even not worth the trouble at first glance. The risk of acquiring too much debt or the responsibility

of having to make monthly payments or face severe consequences, and so forth, can make it seem like it's a better idea to just stick to cash and maybe a checking account. But the truth is that credit is an important part of giving yourself a firm foundation for financial success. In this course, you'll discover why you need credit, as well as some of the reasons why you might want credit. We'll discuss what lenders look at, including your credit history and credit scores.

We'll also go over common loan types.

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