## Level I Workshops (Foundational and Asset Building)

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<th>CMS Adult Workshops</th>
<th>Purpose</th>
<th>Objectives</th>
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| Money Values and SMART Goals:                            | Explores the “Why” behind how participants spend their money. This module also helps participants identify, prioritize and set S.M.A.R.T. (Specific, Measureable, Achievable, Realistic, Time-Based) goals that can help you be successful with follow-through and achievement of their goals. | ▪ Identify personal financial values & beliefs and how they influence your financial decisions  
▪ Identify, prioritize and set SMART goals  
▪ Understand needs versus wants & how external influences impact your financial choices |
| How to Identify and Accomplish your Goals                |                                                                                                                                                                                                      |                                                                                                                                                                                                         |
| Money Matters: Making Money Work for You                 | This module shows participants how to manage their money by preparing a personal spending plan and identifying ways to decrease their monthly income to expense ratio.                                           | ▪ Learn the steps to budgeting  
▪ Identify ways to decrease spending and increase income while prioritizing bills  
▪ Understand the importance of Monthly Income & Expenses Tracking |
| How to Create and Maintain a Budget that Works           |                                                                                                                                                                                                      |                                                                                                                                                                                                         |
| The ABCs of Credit & Borrowing:                          | This module describes how credit works and helps participants determine if they’re ready to apply for credit.                                                                                           | ▪ Identify four types of loans & borrowing  
▪ Distinguish between secured & unsecured loans  
▪ Identify the factors lenders use to make loan decisions  
▪ Discover how to guard against predatory lending practices |
| Everything you need to know about understanding and building credit |                                                                                                                                                                                                      |                                                                                                                                                                                                         |
| Healthy Banking:                                         | This module provides an overview of banking services and is designed to help participants build a positive relationship with a financial institution.                                                     | ▪ Describe the steps involved in opening and maintaining a bank account  
▪ Describe two types of deposit accounts & other banking services  
▪ Learn how to read your account entries |
| How to Identify, Open and Maintain a Healthy Banking Relationship |                                                                                                                                                                                                      |                                                                                                                                                                                                         |
| Saving:                                                  | This module helps participants identify ways they can save money and introduces saving options that will help them reach their goals.                                                                   | ▪ Determine the advantages and disadvantages of savings options before choosing where to build your savings  
▪ Understand how emergency savings fund is part of the foundation of financial health  
▪ Create a plan to save money for your goals |
| How to Build Your Financial Future                       |                                                                                                                                                                                                      |                                                                                                                                                                                                         |

**Note:** All Level I and Level II Workshops run an estimated 90-120 minutes.
# Level II Workshops (Building Opportunity)

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| Managing Your Credit:                                   | This module guides participants in understanding their credit report and assisting them in building a positive credit history.                                                                         | ▪ Understand why credit matters  
▪ Identify components of credit reports  
▪ Learn how to dispute errors  
▪ Identify the factors that can improve or repair your credit                                                                                                               |
| Identifying Ways to Build and Repair Your Credit         |                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                             |
| Financial Resiliency:                                   | This module explores the word “resiliency” and the steps needed for participants to begin the process of bouncing back onto the path leading towards economic stability.                                        | ▪ Develop an initial plan to recover financially from a disaster  
▪ Learn how to save time, money, and stress when a disaster strikes by making financial preparations  
▪ Recognize how to guard against credit repair scams                                                                                                                                                                                                                                             |
| A Springboard Back From Financial Challenges             |                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                             |
| Protect Yourself:                                       | This module provides important information on the topics of identity theft, elder financial abuse, types of insurance to help manage risk, as well as financial preparedness.                                   | ▪ Learn about risks to your assets and how to reduce or eliminate some of those risks  
▪ Learn about the techniques criminals use to commit identity theft and fraud, and how to protect yourself  
▪ Recognize how the various types of insurance will help you reduce or manage your risks                                                                                                                                                                                                                                             |
| Know Your Rights As a Consumer                           |                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                             |
| Invest In Yourself:                                     | This concept is broken into two parts to address both the financial and personal/individual assets one may have. It helps participants identify the building blocks necessary for planning, accumulating, protecting, enjoying and transferring wealth which will allow them to establish a sound and secure financial life. | Part 1  
▪ Define stages of wealth building  
▪ Discuss personal non liquid assets and how to figure true worth  
▪ Discuss training and education as assets and what your right path may be  
Part 2  
▪ Explain types of retirement vehicles  
▪ Learn the difference between asset allocation and diversification  
▪ Know what to look for when choosing a financial advisor                                                                                                                                                                                                                                             |
| Building Wealth to Meet your Life Goals Part 1 & 2       |                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                             |
| Own Your Home:                                           | This module prompts participants to determine if they are ready to buy a home and then takes them through the steps necessary to make their dream of homeownership a reality.                                                       | ▪ Figure out if you’re ready to buy a home, and if so what you can afford.  
▪ Learn about your financing options and how to get the best deal possible  
▪ Understand the steps in the home buying process, and the roles professionals can play in helping you.                                                                                                                                                                                                                                         |