



# Virginia Cooperative Extension

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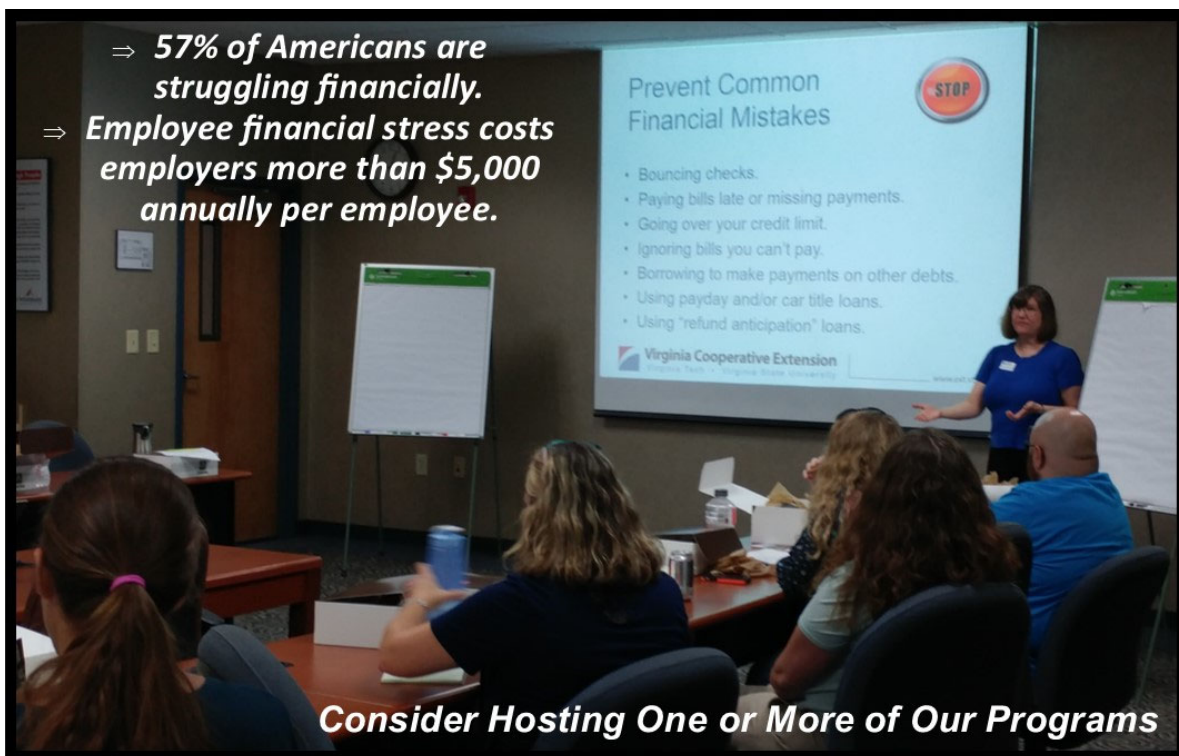
## Northern Shenandoah Valley Financial Education Program

*“Strengthening Personal Finances through Education”*

### We Can Help Your Employees! (No Cost to the Employer)

“It helps them with getting out of debt, ways to save for the future, and how to manage finances. It teaches them the ins and outs of credit. Our thought is, if our team members can become more successful at home, then they can be more successful at work as well.”

*~Rieman Royston, Vice-President of Marketing for H.N. Funkhouser & Co. (Winchester Star Article)*



#### Potential Benefits for Employers:

- ⇒ Reduced absenteeism
- ⇒ Improved worker productivity
- ⇒ Decreased cost of managing garnishments, creditor calls, 401-k borrowing, etc.

#### Classes can be offered:

- ⇒ During or outside of work hours
- ⇒ At times convenient for employees
- ⇒ With topics based on employees' needs and interests

# Program Possibilities

**Coping with a Money Crunch:** Most families go through a “money crunch” at some point, due to illness, job loss, natural disaster, or other crisis. Participants learn how to make a plan to get through financial hardships or help someone they care about manage a financial setback. (One 2-hour Session)

**Life After the Equifax Breach:** The Equifax breach was the first time that a data breach exposed at one time essentially all the components an identity thief needs to commit a variety of crimes. Participants hear about nine ways identity thieves use their information and understand the steps to take to protect themselves. (30 to 45 minutes)

**Managing Your Money Series:** Topics for this series include personal finances, understanding credit, developing a spending and savings plan, traditional and non-traditional banking, and insurance and recordkeeping, and getting out of debt. Each session includes a list of “Action Steps” to help participants apply what they learn to their own situation. Those who attend sessions one through five, receive a certificate of completion. (Six Two-Hour Sessions)



**Managing Your Money Series**

- Session 1: Personal Finances
- Session 2: Understanding Credit
- Session 3: Developing a Spending & Savings Plan
- Session 4: Traditional & Non-Traditional Banking
- Session 5: Insurance and Recordkeeping
- Session 6: Getting Out of Debt (optional)

**Money Management Clinic:** Participants explore the essentials of good financial management with a quick overview of 21 things to start doing to take better control of their finances and 17 common financial mistakes that could be sabotaging their financial health. They also have the opportunity to ask questions on financial topics such as budgeting, credit and debt and to learn about community resources. (1 to 1 1/2 hours)

**Your Roadmap to Retirement:** Topics for this session include having a solid foundation, setting retirement goals, estimating retirement costs, social security, employer plans, individual retirement plans, investing basics, types of investments, and making your resources last in retirement. While it may not answer every participant question, it will provide a wealth of information they can use whether they are just starting out or nearing the end of their careers. (One 2-hour Session)

**Customized Programs:** Other programs can be developed to meet the unique financial education needs of employees of your business. Just contact me to discuss how we can partner to support your employees in taking control of their financial futures.



**For More Information, Contact:**

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Sign Up for Our Upcoming Programs E-mail List:

<http://tinyurl.com/nsvfepemails>

**Serving the Northern Shenandoah Valley (NSV):**

NSV Financial Education Website:

<http://warren.ext.vt.edu/programs/nsvfep.html>

NSV Financial Education Facebook Page:

<https://www.facebook.com/nsvfinancialeducation>