

# **SDHC Achievement Academy**

# **Free Financial Education**

**Workshops Provided by Money Management** 

# **April - July 2021 Workshops**

# Monday, April 12, 10:00 a.m. Settings Goals and Priorities

Establishing goals, to meet our priorities

### Monday, April 19, 10:00 a.m. Managing Income & Expenses

To make the most of your money, you need to know where it is going. In this workshop, participants learn how to take control of their finances by tracking expenses and assessing spending habits.

#### Monday, April 26, 10:00 a.m.

#### When Income Decreases But Bills Don't

An unexpected loss of income can be devastating. This workshop will teach participants strategies that may help them "stay afloat" in the face of a sudden decrease in income resulting from issues such as job loss, divorce, injury, or illness.

# Wednesday, May 5, 10:00 a.m.

### **Credit Report and Scores**

Establishing good credit goes far beyond simply being approved for a credit card or loan. This workshop will teach participants how credit can impact their daily life and the role that establishing and maintaining good credit can play in achieving their overall financial goals.

#### Wednesday, May 12, 10:00 a.m.

#### **Using Credit Wisely**

Credit can help you achieve your goals or be an obstruction to your success. This workshop will explain the true costs of using borrowed money, showing participants the best way to use credit as part of a sound financial plan.

#### Wednesday, May 19, 10:00 a.m.

#### Keeping Debt Under Control Avoiding

Debt doesn't have to be stressful. Participants in this course will gain the knowledge they need to take control of their debt and prevent it from becoming a problem in the future.

#### Wednesday, June 9, 10:00 a.m.

#### **Building Savings: Ready For The Road Ahead**

Without savings to cushion the blow, an unexpected expense can wreak havoc on a budget. This course will motivate participants to save and give them the tools they need to create and grow an emergency savings account, as well as develop a plan to meet their personal financial goals.

#### Wednesday, June 16, 10:00 a.m.

# Creating Wealth For the Long Haul

Achieving financial goals takes planning and commitment. This workshop provides an overview of investing principles and products that can help participants reach their goals sooner.

#### Wednesday, June 30, 10:00 a.m.

# **Avoiding Scams and Identity Theft**

Identify theft can happen to anyone and the damage it causes can take years to undo. This workshop will teach participants about the most common scams and how to protect their identity, money, and credit history.

#### Monday, July 19, 10:00 a.m.

#### **Priorities-Goals-Income & Expenses**

In order to achieve long-term financial success, one must first identify the goals they want to achieve. Participants in this workshop will learn how to determine realistic financial goals and develop an action plan to accomplish these goals

To RSVP, contact Frances Flores at 619.578.7451 or email achievementacademy@sdhc.org.

SDHC Achievement Academy workshops and orientations are currently available online instead of on-site.

# We're About People