Financial Education Classes

The path to financial wellness can be a winding road.
Education based in literacy and reflection can make the journey easier.

General Education:

Making the Most of Financial Services
In this class, we'll guide you through selecting a bank or credit union, understanding the risks of alternative financial services, and effectively using checking and savings accounts. You'll also gain insights into credit card perks, reducing fees, and automating payments for a smoother financial experience.

Welcome to Truliant
Starting a new job can bring many new opportunities, including ways to make your money work for you. As an extension of your wellness benefits, Truliant will share how we can help your employees reach their financial goals. Recommended for New Hire Orientation.

Improving Your Financial Health
Gain a clearer understanding of your financial well-being in this interactive session. We'll explore the pillars of financial health: budgeting, tracking expenses, and saving for future goals. Participants will walk away with practical tools to enhance their financial fitness and confidence.

Money Habitudes*
Our habits and attitudes with money influence our lives. Money affects more than just our financial options and choices, it's a proxy for other issues – so understanding your relationship with it can provide insights into relationships, self-image, and more. In-person class plays the interactive card game.

Saving & Budgeting:

Budgeting for the Holidays
The holiday season can sneak up on us, along with the seasonal expenses that come with it. Learn how to take control of your holiday spending while discovering tips for setting a holiday budget, researching best deals, and getting creative to save money.

Making Every Dollar Count
Gain control over your money by building a personalized budget. This session covers classifying expenses, tracking spending, and creating positive cash flow. Discover strategies to prioritize debt repayment and save toward meaningful financial goals, all while keeping spending in check

Stretching Your Food Dollar*
Food costs are expenses we all must account for. Attendees will review action steps for preplanning their spending, tips for food shopping, and the rewards of using coupons and rewards programs to maximize food budgets.

Credit & Debt:

Dealing with Financial Trouble
When financial trouble strikes, knowing where to begin can make all the difference. This class will help you recognize common signs like maxed-out credit, missed payments, and collections. Learn practical strategies for managing debt and avoiding financial pitfalls in the future.

Emergency Savings
It is hard to prepare for the unexpected and unknown. This class shares how an Emergency Savings is one of the best ways to prepare and gain some peace of mind.

Paying for College
Discover the financial resources available to make college more affordable. This class covers the different types of financial aid, including federal and private loans, as well as tips for applying. We'll also discuss ways to borrow wisely, reduce costs, and set a solid financial foundation during college.

Managing Student Loans
This class we will explore the repayment options, explain the benefits of each, and outline the steps to repayment success. With insights on loan forgiveness, income-driven plans, and private loan considerations, you'll gain the tools to create a repayment plan that fits your life and financial goals.

Managing Credit
Managing credit effectively can open doors to financial opportunities. This class covers credit basics, including the types of credit, how scores are calculated, and the impact of credit reports on your life. Learn practical strategies to improve your credit, avoid common pitfalls, and use credit wisely to support long-term success.

Specialized Planning:

Better After Bankruptcy
There are various tools and processes that allow for rebuilding after declaring bankruptcy. Participants will learn the difference and obligations between Bankruptcy chapters as well as share tips on how to rebuild credit by budgeting, planning ahead, and building payment history.

Demystifying Your Taxes
Simplify tax season with a practical guide to filing federal and state taxes online and on paper. We'll cover free filing options, discuss income brackets and limits, and explore how accounts like FSAs and HSAs impact your taxes. Understand your return to make tax time easier!

Buying a Home
Homeownership is a major milestone, but are you truly ready? In this session, we'll guide you through the essentials, including how lenders assess your credit score, debt-to-income ratios, down payments, and financing options.

Insurance for Financial Health
Insurance is the safety net that protects you and your family. This class explores essential coverages - auto, disability, health, homeowners, renters, life, and umbrella policies - to help you make informed decisions on safeguarding what's most important to you.

Workplace Transition
Transitioning from college to the workplace is a big step. This session will guide you through managing early financial responsibilities like loan repayment and retirement savings, as well as making the most of employer benefits. You'll also learn key skills for career success, including professionalism, time management, and networking.

The 411 on 401(k)*
This class addresses the basics of 401(k) plans, which give us a way to prepare for our golden years through flexible arrangements and valuable tax advantages. Participants will review general 401(k) options, limitations, regulations, and the impact on retirement income.

Protecting Your Identity
Identity theft can strike anyone, but with the right knowledge, you can reduce your risk. This class covers the different types of identity theft and offers practical tips to safeguard your personal information. Learn how to detect suspicious activity early, respond to fraudulent charges, and consider options like credit locks for added security.

**Class also offered in Spanish*

Along with the classes listed above, Truliant's investment professionals offer additional classes covering topics like 401(k) strategies, college planning and 529 plans, trust services, estate planning, and many more.

Reach out to your Business Partner Officer for a complete list of these additional free classes or email TruliantatWorkTeam@Truliantfcu.org.