



**University of Maryland Extension Youth/Teen Financial Literacy Workshops (ages 13-19)
offered by Priscilla Graves, Extension Agent, Family and Consumer Sciences
Financial Literacy Educator**

Money Management Lessons

Money Habits – Explore how spending, saving and values impact your finances: Discuss the value of planning how money is used, give examples of sensible and unwise spending decisions and behaviors, and compare spending priorities

Goals – Set financial goals that are specific and measurable: Discuss how personal goals can be achieved through money goals, explain how to write an effective financial goal, and discuss how to prioritize actions while working to achieve several goals at the same time

Spending Plan – Create a spending plan to reach your goals: Discuss how a spending plan helps manage spending habits, describe what a spending plan is, and explain how to use a spending plan

Cash Flow – Figure out ways to maintain a positive cash flow: Identify how to plug spending leaks, list strategies to stick to a spending plan, and discuss ways to be prepared for unexpected money events

Borrowing Lessons

Using Credit – Weigh the benefits and risks of borrowing: Discuss why people borrow, give examples of acceptable and unacceptable situations to use credit, and explain how borrowing impacts spending power

Credit Rating – Start the journey to establish a good credit rating: Outline the credit application process, describe what lenders consider when deciding whether to approve or deny a credit request, and explain how creditor investigate someone's borrowing habits

Identify Fraud – Protect yourself from identity fraud: Give examples of identity fraud, describe how to address problems of fraud, and give examples of ways to protect against fraud

Earning Power Lessons

Invest in Self – Explore the payoffs of Investing in yourself: Discuss the value of investing in yourself, identify how education can impact earnings, and list strategies to minimize the costs of education

Job Benefits and Costs – Measure the value of employee benefits: Identify common types of employee benefits, give examples of hidden costs of employment, and list criteria to consider when making decisions about where to work

Lifestyle – Start down the path to achieving your lifestyle and financial goals: Identify trends that can potentially impact options in the workplace, explore how a values and preferences impact career and job choices, and discuss how the cost of living can impact cash flow and lifestyle

Plan for Changes – Prepare to deal with life and work changes: Give examples of work-related changes that can impact financial status, discuss ways to deal with irregular income, identify skills, knowledge, and attitudes that employer’s value in the workplace, and consider entrepreneurial possibilities

Financial Services Lessons

Checking Accounts – Use a checking account: Discuss reasons to use check payments, demonstrate how to use a checking account, and explain how to reconcile a checking account

Financial Tools and Technology – Select banking tools and technology to handle personal business transactions: Give examples of tools and strategies used by consumers to transfer money for personal banking and shopping transactions, discuss recent technology trends that impact how consumers conduct business, and match types of banking and spending tools and technology with consumer life situations

Financial Fraud – Protect your personal and financial information: Give examples of how people are victims of fraud, discuss ways to protect personal and financial information, and describe what to do when a victim of fraud

Financial Service Providers – Select a financial service provider: Give examples of services provided by different types of financial institutions, review guidelines for using banking services, and discuss criteria to consider when choosing where to use banking services

If you would like to schedule a series of workshops, contact Priscilla Graves, Family and Consumer Sciences Agent, Financial Literacy Educator. University of Maryland Extension Calvert, 30 Duke Street, Room 103, Prince Frederick, MD 20678 (Mailing address: P. O. Box 486, Prince Frederick, MD 20678). Call 410-535-3662 or email pgraves@umd.edu for additional information.