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PUBLICATION	FOR CLIENTS					FOR STAFF
	BROCHURES (LIMIT: 100 COPIES PER LANGUAGE)					LEADER'S GUIDE (LIMIT: 10 COPIES EACH)
	CHINESE	ENGLISH	KOREAN	SPANISH	VIETNAMESE	ENGLISH
Building and Keeping Good Credit						
Manage Your Money Wisely: Tracking Your Money						
Banking Basics: You Can Bank On It						
Put Bad Credit Behind You: Improve Your Credit						
Make Your Money Work for You: Saving to Build Wealth						
Building a Sound Financial Foundation: Micro Business Basics						
Just Say No! to Senior Scams						
ID Theft & Account Fraud: Prevention and Clean Up						
The Keys to Homeownership: You Can Buy a Home						
Keeping Your Home: Tips for Successful Homeownership						

PUBLICATION	FOR CLIENTS				
	BOOKLET (LIMIT: 50 COPIES PER LANGUAGE)				
	CHINESE	ENGLISH	KOREAN	SPANISH	VIETNAMESE
Your Right to a Financial Fresh Start: Bankruptcy					
Talking to Teens About Money					

**NOTE:**  
 With all orders for the Leader's Guides, and for the "Bankruptcy" or "Talking to Teens About Money" booklets, we will include a workshop lesson plan. You may make as many copies of the lesson plans as you need. The lesson plans are also available as PDF files on our website <http://www.money-wise.org>.

**SEE BACK OF ORDER FORM FOR PUBLICATION DESCRIPTIONS**

CapOne\_081201

# DESCRIPTIONS

## **1) Building and Keeping Good Credit**

This training module explains what every consumer should know about how to build and keep good credit. Topics include the importance of a credit history, maintaining good credit, the impact of bad credit, reading your credit report, and a summary of your rights under the "Fair Credit Reporting Act." Suggestions about how to establish credit are included, as well as information about where to complain if your rights are violated. Credit scoring, credit fraud and women and credit are also covered.

## **2) Manage Your Money Wisely: Tracking Your Money**

This training module gives tips on how to manage your finances wisely. Topics include: creating a budget, balancing your checkbook, cutting back on expenses, ways to spend less and save more, banking, insurance, comparison shopping, earning extra income, beginning a savings program, staying out of debt and setting and reaching important financial goals.

## **3) Banking Basics: You Can Bank On It**

This training module provides a simple introduction to the consumer services offered by banks and credit unions, including checking accounts, savings accounts, certificates of deposit and debit cards. It also covers opening an account, resolving problems, customer options and a review of decisions customers need to make when using bank services.

## **4) Put Bad Credit Behind You: Improve Your Credit**

This training module explains why having good credit is important, your rights if your credit application is rejected, how to check your credit report, how to dispute mistakes on your credit report and how to begin rebuilding your good credit. It also includes some important information about how to review damaged credit, credit repair offers, debt consolidation, co-signing loans, secured credit cards and credit counseling.

## **5) Make Your Money Work for You: Saving to Build Wealth**

This training module covers information about the importance of saving, setting short- and long-term goals to promote saving, opening a savings account and ways to make your money grow faster, including certificates of deposit (CDs), individual retirement accounts (IRAs), U.S. Savings Bonds and college savings accounts.

## **6) Building a Sound Financial Foundation: Micro Business Basics**

This training module is designed to help participants learn basic information about the creation and financial management of a micro business. Micro businesses are very small companies run by their owners with few employees. They are often home-based, with annual sales under \$250,000 and few assets, but they can qualify for loans to help them grow into large regional, national or franchise businesses.

## **7) Just Say No! to Senior Scams**

Everyone must be on guard against scams, but seniors are sometimes more vulnerable to fraud. This training module outlines the many guises of fraud, with special attention to scams that target seniors. "Signs of fraud" and tips for avoiding scams are included.

## **8) ID Theft & Account Fraud: Prevention and Clean Up**

An identity thief is an imposter who assumes another person's identity in order to profit illegally or because the thief wants to hide behind a new identity. Identity theft (ID theft) occurs when the imposter uses your personal information to commit fraud or other crimes. This training module can help you take steps to avoid and prevent ID theft. It also explains how victims can clear up the problems created by ID theft and lessen the impact of the crime.

## **9) The Keys to Homeownership: You Can Buy a Home**

Buying a house is a process with a steep learning curve. Homebuyers need to learn the meaning of unfamiliar terms, be prepared for unexpected costs and peruse piles of paperwork. This training module contains suggestions and guidance to help people complete the home buying process and achieve the goal of homeownership.

## **10) Keeping Your Home: Tips for Successful Homeownership**

People who plan, budget and save for successful homeownership have a much better chance of keeping a roof over their heads and building wealth. This training module covers the financial responsibilities of homeownership and how to manage them, how to maintain and protect your property, and how to build and preserve your home equity.

*Note: The modules described above include brochures available in five languages, leader's guides, PowerPoints and lesson plans.*

## **11) Your Right to a Financial Fresh Start: Bankruptcy**

Bankruptcy laws were passed in order to give people a fresh start, and to give debt-burdened consumers an organized, systematic way of paying back creditors. This publication outlines new rules for filing personal bankruptcy that became effective in October 2005.

## **12) Talking to Teens About Money**

This 24-page booklet is designed primarily for parents but may also be useful for older teens. It covers many topics, including working, budgeting, figuring out if a purchase is a "need" or a "want," banking, writing checks, savings, credit cards, credit reports, driving and cell phones. The booklet contains illustrations and examples of a weekly spending evaluation, a paycheck stub, how comparison-shopping can save money and how to write a check. It also contains a list of helpful web sites for parents and teens.

*Note: The above two modules include five language booklets, PowerPoints and lesson plans.*