

# Youth Money School (YMS) Workshop Menu

CMS Youth Workshops	Purpose	Objectives
<p><b>Money Values and SMART Goals:</b> <i>How to Identify and Accomplish your Goals</i></p>	<p>Explores the “Why” behind how participants spend their money. This module also helps participants identify, prioritize and set S.M.A.R.T. (Specific, Measureable, Achievable, Realistic, Time-Based) goals that can help you be successful with follow-through and achievement of their goals.</p>	<ul style="list-style-type: none"> <li>▪ Identify personal financial values &amp; beliefs and how they influence your financial decisions</li> <li>▪ Identify, prioritize and set SMART goals</li> <li>▪ Understand needs versus wants &amp; how external influences impact your financial choices</li> </ul>
<p><b>Money Matters: Making Money Work for You</b> <i>How to Create and Maintain a Budget that Works</i></p>	<p>This module shows participants how to manage their money by preparing a personal spending plan and identifying ways to decrease their monthly income to expense ratio.</p>	<ul style="list-style-type: none"> <li>▪ Learn the steps to budgeting</li> <li>▪ Identify ways to decrease spending and increase income while prioritizing bills</li> <li>▪ Understand the importance of Monthly Income &amp; Expenses Tracking</li> </ul>
<p><b>The ABCs of Credit &amp; Borrowing:</b> <i>Everything you need to know about understanding and building credit</i></p>	<p>This module describes how credit works and helps participants determine if they’re ready to apply for credit.</p>	<ul style="list-style-type: none"> <li>▪ Identify four types of loans &amp; borrowing</li> <li>▪ Distinguish between secured &amp; unsecured loans</li> <li>▪ Identify the factors lenders use to make loan decisions</li> <li>▪ Discover how to guard against predatory lending practices</li> </ul>
<p><b>Healthy Banking:</b> <i>How to Identify, Open and Maintain a Healthy Banking Relationship</i></p>	<p>This module provides an overview of banking services and is designed to help participants build a positive relationship with a financial institution.</p>	<ul style="list-style-type: none"> <li>▪ Describe the steps involved in opening and maintaining a bank account</li> <li>▪ Describe two types of deposit accounts &amp; other banking services</li> <li>▪ Learn how to read your account entries</li> </ul>
<p><b>Real World Expenses:</b> <i>How to Prepare for Independent Living</i></p>	<p>Having a strong financial value system and budget will allow you to evaluate the fixed and flexible expenses you have to cover. We want participants to understand the additional responsibilities with having a job and how to be a financially stable young adult.</p>	<ul style="list-style-type: none"> <li>▪ Begin to explore a career path and the job search and interview process.</li> <li>▪ Understanding your paycheck and tax deductions.</li> <li>▪ Understanding the hidden costs of car buying.</li> <li>▪ Learn about installment loans and the associated costs.</li> </ul>

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<p><b>Education After High School:</b> <i>Juggling your Options</i></p>	<p>This workshop explores the options for participants after receiving a high school diploma. Whichever path participants decide to take there are choices for doing what suits them best. We like to inform participants how to make those choices and further their education. We explore ways to help finance their education and the costs associated.</p>	<ul style="list-style-type: none"> <li>▪ Explore the various options available for students after high school; not just college</li> <li>▪ Compare the costs associated with choosing an in-state versus out-of-state institution.</li> <li>▪ Explore the difference between Grants, Loans and Scholarships; and learn the pros and cons of each to help finance your education</li> </ul>
<p><b>Employment Benefits:</b> <i>Comparing your Job Offers</i></p>	<p>This workshop provides information about the important benefits that come along with a job. Also assets that employer may offer you upon receiving a job. This is important as you begin to think about a career and investing years into a company.</p>	<ul style="list-style-type: none"> <li>▪ Understanding the importance of health insurance, vacation time, work attire, retirement, etc and its role in choosing a position.</li> <li>▪ Benefits of exploratory routes- temporary jobs, Americorps, internships,</li> <li>▪ Resources for job prep and search databases</li> </ul>