mpowered’s Financial Education Class List

mpowered’s Financial Education Program provides opportunities to understand financial topics and identify ways you can apply them to your life. Knowing that you can access mountains of personal finance content online, our classes provide opportunities to make the information meaningful. Classes are taught by mpowered’s Association for Financial Counseling Planning and Education (AFCPE®) certified Financial Coaches who support you on your journey towards financial security. Classes are offered in both English and Spanish and are described below.

Five Foundations of Personal Finance
[Available in English or Spanish]

This class is an overview of the Five Foundations of Personal Finance: Debt, Credit, Cash Flow, Savings, and Money-Life Balance. This class aims to build on your existing knowledge and understanding of these foundations as they relate to financial decision-making. Expect to receive actionable tips and to explore how to set and reach your personal finance goals.

Exploring Money Beliefs
[Available in English or Spanish]

This class explores the personal and cultural beliefs that have shaped how you think about money. Understanding how these each influence your financial decision-making can make reaching your goals easier. Learn how to reflect on your personal beliefs but set goals that are in line with your personal values. The class also introduces conversation starters to help you talk about money with your children and other loved ones. Note: This class focuses on participants' thoughts around money, and does not discuss specific financial content (budgeting, credit, debt, etc.).

Budgeting: A Planning Tool
[Available in English or Spanish]

Learn how to set goals that are in line with your values – and then fit those goals into your budget. Find out how to track your expenses, create a spending plan, and simplify your cash flow system so that you are in control of your money.

Dumping Debt
[Available in English or Spanish]

There are a number of types of debt and an even greater number of ways to address debts. Come learn five steps to Dumping Debt to create an informed debt plan based on your personal goals, priorities and values.

Don’t Get Scammed
[Available in English or Spanish]

Everyone is at risk of being scammed. Expect to learn about a variety of types of scams that may be happening in your community, how to avoid and report them, and what to do if you’ve been scammed.
Credito
[Available in English or Spanish]

Come get introduced to the credit system: expect to learn about the benefits of having good credit, how interest rates impact your monthly payments, and what is reported on your personal credit report. You will also receive resources for accessing and understanding your credit reports and scores. Note: This class is an introductory version of ‘The Credit System Explained’ class and is tailored to participants who come from a culture that does not recognize credit.

The Credit System Explained
[Available in English or Spanish]

Credit can be complicated, so this class aims to provide an in-depth explanation of the credit system. Find out how to access your credit reports from the three major credit bureaus while learning the benefits of having good credit. You will also see how interest rates impact monthly payment amounts on loans as well as how to build, maintain and improve your credit score.

Addressing Student Loans
[Available in English or Spanish]

Student loan debt can be overwhelming, but getting informed can make the repayment process easier. Find out more about the differences between private and Federal loans, the repayment options available to you, and major loan forgiveness programs. This class encourages you to consider your current and future employment as you decide on how to address these longer-term loans.

Teaching Kids About Money
[Available in English only]

With so many things to think about while raising kids, it is challenging to take the time to focus on their financial education. This conversation-friendly class is intended for parents and guardians who want to help their kids cultivate healthy habit money habits and beliefs. You will be taken through one of three age ranges: early childhood, school-age to preteens, and teenagers to young adults. For each, you will be provided age-appropriate targets, ideas to develop, conversations starters, and recommended activities. We tackle the thorny topic of allowance, discuss financial products for kids and parents, and provide you with key resources on this topic.

Choices for New Employees
[Available in English only]

Choices for New Employees provides a basic understanding of the benefits offered by many employers, the W-4 withholding allowance form, the differences between gross and net income, and how to read a paycheck. This results in the participant’s improved ability to make more informed decisions about job offers, the appropriate withholding allowances to take as an employee and what employer benefits will best support them and their families.

Please reach out to mpowered’s Financial Education Program Manager at 303.233.2773 with questions or to discuss next steps.