

# FINANCIAL LITERACY



We Improve Lives



Since 1941, Black Hills Federal Credit Union has embraced the credit union philosophy of *People Helping People*. We focus on providing our members with world class service while helping them achieve their financial goals. The philosophy extends far beyond members and in to the communities we serve. In our mission to improve lives, we are committed to

educating our communities on being financially literate. Financial Literacy is a core life skill for participating in today's world. Learning to save, budget and make sound financial choices is a necessity. Our financial experts bring knowledge, best practices and relevant topics to your classroom or group at no charge.

## DIVERSE OPTIONS TO HELP YOU IMPROVE LIVES



### SAVE, SPEND & SHARE

Learning to save, spend and share money wisely is important at any age. We provide the steps to develop healthy money habits that enhance financial well-being.



### WHAT IS CREDIT?

Credit cards are around every corner, and we want to educate you on what they're all about. Learn the concept of credit, the risks, benefits and how, when and if to use credit cards.



### MONEY & MATH

When we make the connection between money and how it impacts our lives, we understand the importance of money and math. This program uses personal finance examples to prepare for a future of saving.



### PREPARING FOR THE FUTURE

For many, money is a means of independence and some confusion! This program addresses financial opportunities that are encountered by most, such as savings and checking accounts, loans, budgeting and investments.



### CHECKS, DEBIT & BALANCE

A checking account requires a certain level of responsibility and financial knowledge, but it also has great rewards. The program details the importance of utilizing a checking account. We detail the correct way to write a check, use a debit card, make a deposit, withdraw funds, manage the account and balance a statement, including using online functions.



### IDENTITY THEFT

The illegal use of someone's identity for financial gain is increasingly common. This program discusses measures to avoid ID theft, ways identities are being used illegally and how to overcome being a victim.

*\*All programs can be customized to meet any group's specific needs*

To bring free financial education to your classroom or group please contact:

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