



NORTHWEST NATIVE ASSET BUILDING COALITION

taking action & building communities

Native Financial Empowerment Training 2024 Schedule

Held every Tuesday from 12pm-1pm via Zoom

Register for Classes at: form.jotform.com/TribalTechnology/FinancialEmpowerment

January 16, 2024 **Kickoff Meeting- Introduction and Training Overview**

January 23, 2024 **Managing Money and Cash Flow**

In this course we explore managing income to meet household and personal expenses while setting aside some money for our future goals. We will talk about setting realistic financial goals and create action plan to help meet those goals. We will:

- Explore different tools for managing income and expenses.
- Analyze current spending and savings habits.
- Discuss challenges and opportunities in finances.
- Find ways to reduce expenses or increase income.

February 6, 2024 **Credit Reports and Scores**

From employment possibilities to the rates we pay for insurance, our credit has direct impacts on our financial health. Attend this course to gain skills in managing, protecting, building, and even rebuilding credit. Learn what information credit bureaus use to calculate your credit score and gain the knowledge you need for a secure financial future. We'll cover:

- How credit works and the importance to our financial health.
- Learn how to request and read a credit report.
- Understand how to dispute errors in a credit report.
- Know ways to maintain or improve a positive credit score.
- Learn effective ways to establish, build or maintain productive credit.

February 13, 2024 Debt Repayment Options & Debt Collections

Looking for ways to manage finances or consolidate your debts? Attend this class where we will look at ways for getting out of debt. We explore aspects of the personal budget and focus on using a spending plan to pay down debts in a systematic manner. We also explore the pros and cons of other alternatives that can help people strategically target debts efficiently and effectively.

- Pros and cons of debt management options,
- Rights when dealing with debt collectors, and
- Prioritizing debts when finances are tight.

February 20, 2024 Choosing Financial Services & Products

This course helps you understand the different kinds of financial products and services available, how they might meet your needs, and how you can make the most of them. We also discuss rights and responsibilities when dealing with certain types of financial products and services.

- Finding financial products and services.
- Comparing financial service providers.
- Opening a checking or savings account.
- Avoiding checking account fees.
- Evaluating non-banking money storage options (prepaid/payroll cards).

February 27, 2024 How to Borrow Funds - Rules of the Game

This class covers what to know and look for when borrowing money. We also review lender requirements for borrowing and how to build the case for loan approval. We provide insights into:

- The requirements for borrowing,
- Different types of loans.
- The way in which payments and interest are calculated, and
- How to qualify for a loan and the 5C's of credit.

March 5, 2024 Savings Success

This course can help you create a savings plan with targets to help you reach your goals. In this course we will:

- Discuss reasons for starting and maintaining a savings fund.
- Identify ways to uncover funds to use for savings.
- Tips for starting, using, and replenishing savings.
- Guidelines for how to set and track savings goals.

March 12, 2024 Protecting Your Identity

This class can help you understand your rights and responsibilities within the financial marketplace, how to protect yourself from identity theft and fraud, and what you can do if you've been affected by identity theft, fraud, or a problem with a financial product or service.

- Protecting your identity.
- How to handle identity theft.
- Spotting red flags.
- What to do if your information is compromised.

March 19, 2024 Buying a Home

This course helps people prepare for homeownership and the home buying process. We will:

- Identify the steps in the homebuying process including determining readiness, prequalifying, preapprovals, negotiating, making an offer, and closing.
- Use calculations to estimate mortgage costs, and
- Understand the role of professionals in the process.

March 26, 2024 Paying for College

The cost of college can be overwhelming, but there are many different resources to help people achieve their higher education goals. In this course we review a variety of topics including:

- Determining the cost of college.
- Applying for and maximizing free student aid.
- Understanding and applying for student loans.
- Scholarships, and
- Work study opportunities

April 2, 2024 Introduction to Investing

In this course, we will discuss ways in which people can increase their wealth by through investing.

- Understand risk as it pertains to investing,
- Identify the different levels of investing,
- Identify investment goals.

Registration Link:

For more information, email or call T3 Tribal Technology Training

Andrea Alexander 425-501-0042

Andrea@TribalTechnology.org



a nonprofit credit
counseling agency