

## Financial Classes

To sign up for any of these classes, please contact the A&FRC at (325)654-3893.

### **4 part Lunch and Learn Series: Saving and Investing**

Four times a year, A&FRC certified financial counselors offer a special 4 part series on Saving and Investing topics. The classes are offered on consecutive Friday's during lunch hour, so bring a bag lunch. Although the classes are offered as a series and recommended to take in sequence, it is not a requirement.

**Part 1: Secrets to Financial Success.** Participants learn how to quickly reduce debt, , evaluate interest rates, compute a personal debt to income ratio, prepare a budget, and save for emergencies.

**Part 2: You and your Credit Report:** Understanding the importance and the impact of ones credit report is crucial to financial success. You will leave with an understanding of what makes up your credit report and how your credit score impacts your personal finances.

**Part 3: Investing 101**

Learn the Basic principles of investing; types of investment vehicles and how they work; and the power of compounding.

**Part 4: Understanding Mutual Funds**

Students learn to use mutual funds to meet short/medium range goals. They also learn to use mutual funds for a retirement account (IRAs, TSP, 401Ks). Information is provided on evaluating and purchasing mutual funds.

### **Financial aspects of home buying**

This class is offered in the spring and fall. Topics include credit history, how much house can you afford, pre-qualification/pre-approval, types of loans, discount points, closing costs, appraisal, inspection, escrow, Private Mortgage Insurance, homeowner's insurance, property taxes, what to expect at closing.

## **Kids and money**

Kids and money is offered during the month of the Military Family.

**\*\*All classes or workshops can be offered as a one-to-one counseling session if needed. \*\***