



Suggested Grades: 9th – 12th

The TLC Financial Education Team is a free resource that is available to speak in your classroom on a variety of topics, including budgeting/tracking spending, online services, electronic services, credit cards/interest/payback, loans, investing, credit report/score, identity theft, goal setting and more. Presentations can be scheduled throughout the school year and tailored to fit your curriculum.

Overviews of sessions recently provided include:

How to Adult: Real World Reality Fairs are hands-on interactive financial literacy tools that provide a unique opportunity for students to tackle money related challenges they will face when they start life on their own. Students are tasked with balancing their own finances. They are provided with many options to spend their income on, will they meet their needs and be able to afford their wants? Fairs can be arranged for a large group of students (1 ½ hrs.) or they can be interactively completed in the classroom setting (45-50 min).

ABCs of Financial Literacy is designed to help students understand the different types of entities, along with the products and services available in the financial industry. The importance of tracking your spending, creating a budget, understanding individual needs/wants, various payment types, efficiencies of online banking, saving and investing for the future are all introduced in this session. (45-50 min)

Credit & Rates & Loans – Oh My! will introduce different types of credit, such as installment loans, revolving credit, personal, student and automobile loans and mortgages. Students will learn the relationship between their credit score and interest rates, along with some key concepts to help them navigate the complexities of the lending world. (45-50 min)

Investing for Your Future will introduce some basic investing terms, such as simple and compound interest, risk, liquidity and the concept of the time value of money. Short-term and Long-term investing options will be explored, as well as the risks involved in each. (45-50 min)

Credit Card Chaos shows students how to read and understand credit card offers. Identifying the pros and cons of using credit will be discussed, as well as how to avoid credit card debt and the impact debt can have. Students will gain an understanding of what credit card fraud is and the various types of identity theft scams currently present. The goal of the session is to prepare young adults to make informed consumer decisions when it comes to using credit cards. (45-50 min)

Contact Us!

If you are interested in scheduling one of our no-cost financial education programs or have any questions, please feel free to contact TLC Community Credit Union's Financial Education Team by emailing financialeducation@tlccu.org or calling 517-264-0409.

Classroom Service

At your school. At your convenience.