

The Women's Resource of Greater Houston offers free financial education classes using the FDIC Money Smart™ and the Wi\$eUp™ curricula. Classes are offered in 45 zip codes throughout the greater Houston area, as far north as Humble, as far west as Katy, as far South as League City, and all points in between. Each class can be taught alone or can be in a series. Classes are 1 - 1 ½ hours in length.

FDIC MONEY SMART™ COURSES

(Available in English or Spanish.)

Bank On It

An overview of available banking services, designed to help participants build a positive relationship with a financial institution.

Check It Out

How to open, use, and manage a checking account responsibly. Includes benefits of using a bank versus a check-cashing service, types of checking accounts, how to write checks or use ATM/debit cards, and keeping account records.

Money Matters

Basics of managing money by preparing a personal spending plan, one of the first steps to financial security. Participants will identify ways to decrease spending and increase income.

Borrowing Basics

How credit works and how participants can determine whether they are ready to apply for credit or loans. Explains the value of credit and describes different types of loans.

Pay Yourself First

Describes the importance of saving money and helps participants identify ways to save money. Introduces savings options that will help participants reach their goals.

To Your Credit

Explains the importance of credit history and how to order and read a credit report. Provides information on how participants can build or repair their credit history.

Charge it Right

Teaches participants about credit cards, their benefits, how to use them responsibly, and what to do when a credit card is lost or stolen.

Financial Recovery *(English only)*

Describes steps participants can take to recover financially and rebuild credit after a financial setback. Identifies ways to increase income, decrease spending and prioritize expenses, and develop a financial recovery plan.

Wi\$e Up™ COURSES

(Currently available in English only.)

Money for Life

Setting financial goals for the future, realizing lifelines and life stages, and getting files and records financially organized.

Money Math

How to prepare a net worth statement and a Statement of Income and Expense. Participants also learn an easy way to track spending and start setting financial goals.

Money Basics

Management tools and strategies to achieve financial goals. Includes building a realistic budget, evaluating family communication about money, and comparing banking needs and options.

Credit in a Money World

Explains how to calculate debt-to-income ratio, how to evaluate a credit report, and how finance charges are determined.

Saving Basics

Explains the importance of saving, how to establish an emergency fund and a set-aside account, and how to select the best savings options. This lesson also describes differences between saving and investing.

Insurance and Risk Management

Addresses how to assess risk, how to evaluate insurance coverage, and how to evaluate employee insurance.

Becoming an Investor

Covers basic investing principles and avoiding investment fraud. The class focuses on investing early for retirement, investing in IRAs, and utilizing employer-provided plans.

Achieving Financial Security

Reviews training and education needs, parenting for financial literacy and higher education, developing a comprehensive plan, and estate planning basics.