

# Financial Empowerment

## Adult Curriculum

Huntington financial empowerment offerings range from those that can be accessed online, on-demand to workshops facilitated by Huntington bankers. Most programs can be customized to meet the needs of your clients.

## Huntington Facilitated Workshops | 60-90 Minutes Each

### Senior Curriculum

**Safe Banking for Seniors:** Based on curriculum by the FDIC, these workshops are designed to provide information and tips to help prevent common frauds, scams, and other types of elder financial exploitation. Participants will learn important points to consider in planning for a more secure financial future, including how to guard against identity theft and other forms of financial exploitation, as well as how to prepare financially for unexpected life events and disasters.

### Young Adult/Adult Curriculum

#### Reality Day

- This exciting program introduces participants to financial decisions through workforce exploration, financial education, and the hands-on experience of making monthly budgeting decisions. Reality Day, conducted in person or virtually, pairs the FDIC's Youth Money Smart program with a fun, interactive 'reality day' simulation in which participants make financial choices on housing, transportation, entertainment, food, etc. based on an assigned career, income, family, and credit score. Reality Day is best delivered in three one hour sessions or one 2-3 hour session.

#### FDIC Money Smart for Adults

- **Bank on It:** Provides an overview of banking services and is designed to help participants build a positive relationship with a financial institution.
- **Borrowing Basics:** Describes how credit works and helps participants determine if they are ready to apply for credit.
- **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.
- **Check it Out:** Helps participants learn how to open, use, and manage a checking account responsibly.
- **Financial Recovery:** Describes steps participants can take to recover financially and rebuild their credit after experiencing a financial setback.
- **Keep it Safe:** Teaches participants how to protect their finances and identity.
- **Loan to Own:** Teaches participants about installment loans, including car loans and home equity loans.
- **Money Matters:** Participants learn how to manage money by preparing a personal spending plan and identifying ways to decrease spending and increase income.
- **Pay Yourself First:** Helps participants identify ways they can save money and introduces savings options that can help them reach their goal.
- **To Your Credit:** Teaches participants how to read a credit report, and tips to build and/or repair their credit history.

# Small Business

## Operation Hope

Operation HOPE's Entrepreneurial Training Program (ETP) is a free, online, self-guided course. The HOPE Digital ETP takes users on a true start-up journey – from getting clear about their business, to sketching out operational and marketing plans and creating financial statements.  
[huntington.et-lms.com/](http://huntington.et-lms.com/)

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## Reigniting Small Business from IBM

Helping small businesses, especially minority- and women-led businesses, relaunch and succeed in turbulent times. Features webinars on topics including Digital and Business Strategy, cybersecurity and more.  
[ibm.biz/reignitingsmallbusiness](http://ibm.biz/reignitingsmallbusiness)

## Additional Educational Resources

### Parents and Students

For access to K-12, downloadable family lesson plans and interactive videos focused on financial readiness, visit [Junior Achievement: jausa.ja.org/](http://Junior Achievement: jausa.ja.org/)

For access to self-paced interactive, game-based lessons including financial readiness for grades K-12, visit: [everfi.com/k-12/parent-remote-learning](http://everfi.com/k-12/parent-remote-learning)

### Adults

For access to resources on how to protect yourself during the pandemic, visit the Consumer Finance Protection Bureau at [www.consumerfinance.gov/coronavirus/](http://www.consumerfinance.gov/coronavirus/)

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For more information please contact,

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|                             |                                                                                                                                                                                                                                                                                  |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Access to Capital</b>    | Includes information on Financing your Business; Sources of Capital; Interviewing/ Choosing Funders; Becoming "Application Ready"                                                                                                                                                |
| <b>Banking Services</b>     | Identify and understand the banking services commonly available to a small business, Identify the advantages and disadvantages of each of the banking services                                                                                                                   |
| <b>Credit Reporting</b>     | Provides an overview of credit including the concept of credit reporting and the impact of credit reports on a small business                                                                                                                                                    |
| <b>Financial Management</b> | Provides an overview of business financial management and why it is important to a small business; Helps small business owners identify financial management practices, rules and tools commonly available to a small business                                                   |
| <b>Insurance</b>            | Provides an overview of how small businesses can manage risk through Insurance. Highlights the circumstances when insurance may be required by law                                                                                                                               |
| <b>Organization Types</b>   | Provides an overview of business organizational types and helps participants understand how various organization types can benefit their business                                                                                                                                |
| <b>Recordkeeping</b>        | Provides an overview of record keeping and how record keeping can benefit a business                                                                                                                                                                                             |
| <b>Risk Management</b>      | Designed to help participants to understand how risk management can benefit their business including identifying external and internal factors which affect risk, warning signs of risk and implementing, monitoring, and evaluating a risk management plan for a small business |

# Online Resources

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#### Homeownership Curriculum

##### Buying a Home

What to know and what to ask about the homebuying process.

Topics covered include:

- Homebuyer Readiness
- Cost of Homeownership
- Budgeting for Homeownership
- Credit
- Types of Mortgage Products
- Homebuying / Home Selling Process

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