

## ***PERSONAL FINANCE FOR AT-RISK YOUNG WOMEN AND GIRLS***

*A free workshop for educators working in a variety of settings*

**November 1, 2008  
California State University, Fresno  
Smittcamp Alumni House  
9:00 am to 3:30 pm**

**A continental breakfast and lunch will be served.  
Free parking will be available for participants in Lot V.**

**Workshop participants will receive a free copy of the DVD *Financing Your Future*. During the workshop we will work with the materials on this DVD, which include 5 video segments and 15 activities to give young people a solid grounding in key personal finance concepts.**

**The *Financing Your Future* videos cover 5 themes:**

- ***"Get a (Financial) Life"*-- introduces basic vocabulary and key concepts such as savings and the importance of "spending less than you earn."**
- ***"Get Smart: Decisions Have Consequences"*-- covers trade-offs and opportunity costs related to both small and large decisions.**
- ***"Get Banked: The Banking Advantage"* -- illustrates how vital it is to have a banking relationship and reveals the high costs of being "unbanked."**
- ***"Get the Credit You Deserve"*-- aims to demystify credit and debt, showing the benefits of smart credit decision-making and understanding concepts such as credit scores.**
- ***"Get a Financial Plan"*-- stresses the importance of budgeting and planning, saving early and often, and important concepts such as compound interest.**

**Participants will be asked to implement the curriculum *as appropriate to their setting* over the six months following the workshop and to complete a survey describing and assessing their implementation experiences. Participants will receive a \$100 stipend upon completion of the implementation survey.**

***Financing Your Future* was prepared by the National Council on Economic Education with support from the Citigroup Foundation.**

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**For more information and to register, contact Dr. Janice Peterson at  
559-278-2673 or [japeterson@csufresno.edu](mailto:japeterson@csufresno.edu)**