

Anthem's Offerings:

Financial Fitness

Even smart people with good jobs and high-paying compensation can find themselves in financial problems. This includes cash flow and debt issues that can be a daily distraction and make for 'bad' corporate and personal behavior. This course will address the personal impact of financial inaction, the effect on family, and some of the simple and small steps necessary to initiate significant change.

Financial Wellness and Moving Forward

As more time passes, we reflect on what we experienced in the year 2020 and use it to move forward in a positive direction. In this course, participants will explore the positive steps everyone can take to better their finances, health and interpersonal relationships and how these three areas are interrelated. In doing this, participants will understand how to improve their situation both this year and beyond, through the applications of best practices.

Handling Financial Stress

A significant subset of Americans are living paycheck to paycheck right now, including many with six-figure incomes. Are you one of them? What can you do about it? This course focuses on concrete ways to stabilize and support your income, control your spending and plan for emergencies.

Take Control of Your Finances

For many individuals and families, dealing with finances can be challenging. If you get to the end of the month and feel like money has control over every aspect of your life, then this session is for you. You will learn the basic skills to be able to take control of your finances. You will also learn how to communicate about your finances and develop a plan to achieve your financial goals.

Money Basics

In this class, we will discuss spending and saving money. Information will include various types of credit, like secured and unsecured cards, as well as information on credit scores, their importance and how to manage bill paying.

Personal Finance Boot Camp

This comprehensive three-hour program (which can be offered in three, one-hour sessions) puts all the pieces of the financial puzzle together in terms anyone can understand. It gives participants the knowledge and tools to move forward to relieve financial stressors created by lack of knowledge and confusion. With tools in hand, participants will leave with their own priorities on personal finances to make smart decisions throughout their lifetime.

Planning a Financial Future

Preparing for the future means being financially savvy in wealth, savings, investments, and even in times of emergencies. Yet too many of us are not saving like we should. In this class, we will talk about some typical roadblocks to saving and how we can deal with them.

Managing a Budget for The First Time

Your first big job comes with your first big paycheck. But it also comes with the tough questions about what you're going to use this hard-earned cash for. Taking time to devise a plan can be a critical part of the process. This class will help you to create a good budgeting plan by analyzing your income and expenses.

Managing Your Money in Tough Times

For years, we have heard that if you follow sound financial practices and stick to a plan with a solid foundation, you will come out ahead. Financial times today have changed not only the rules, but also, how we need to react. In this session, we will give you new ways to think and new actions to implement to not only help you survive tough financial times, but actually come out even, or potentially ahead.

Mind Over Money

This class examines your personal history with money and how money affects emotions. This includes healthy vs. unhealthy attitudes and best practices in dealing with money decisions.

Money Attitudes

This class takes a deeper dive into the newer field of Financial Psychology and Financial Therapy. The topics covered include: money scripts, mindset vs. skillset, financial beliefs, and the partner/spouse dynamic, with tips to overcoming each.

Living Off Your Paycheck

Common sense, no-nonsense advice for making ends meet. This seminar will cover goal setting and how your money beliefs can affect the way you save and spend. We will discuss

how to reduce debt, learn the difference between "meat and gravy" and consider how to increase your wealth.

Redwood Credit Union Offerings:

1. "What Are You Doing with YOUR Money?" o Financial institution type differences: savings & loans, online banks, commercial banks, CUs o What matters when choosing a financial institution o What you'll typically need (and need to know) when opening an account o Basic accounts: basic savings & basic checking o Semi-advanced accounts: money markets, CDs, interest-bearing checking o Ways to deposit/track/withdraw your money.
2. "Building a Better Budget" o Easy budget busters o Money management, defined o Main components of a budget o Shortfalls/balanced budgets/surpluses o Spending plan budget vs backwards budget
3. "GGGOOOAAALLLL!!! Setting and Achieving the Financial Goals That Matter to You" o Where you are: Meaningful goals and your day-today, month-to-month o SMART goals o Process to achieving goals o Tools: budget, automatic savings, self-rewards
4. "Give Yourself Some Credit!" o Credit, defined o Credit reports o Credit scores: score ranges, "good"/"bad" scores, consumer monetary cost of different credit scores o Credit behaviors that lead to one's credit