# Money Talks

## Prepare for Your Financial Future Today

#### Learn and Earn \$100 this July

This July Ideal Credit Union is hosting its Money Talks financial education program to give members and member-affiliates\*\* ages 16-22 the opportunity to learn about finance and earn a \$100 cash stipend.\*

Available courses are scheduled for Monday, July 15th and Friday, July 19th, 2019 from 10:00 AM - 2:30 PM and will be held at Ideal Credit Union's Woodbury branch. Students may only register for one of the two available courses.

<b>Course Topics Include</b>	
Budget & Save	Learn how to create a budget, manage your money effectively and prepare for your financial future through saving and investing.
Credit & Loans	Learn the fundamentals of credit and what goes into a credit score. You will also learn the benefits and risks of credit products.
Technology in banking	Learn how to access and manage your money with technology, including online and mobile banking.

#### Course Guidelines

- ★ Each of the two available courses are limited to the first 30 registered students. Students may only register for one of the two available courses. Students who have already taken the Money Talks course are not eligible to take the course a second time.
- ★ Registration can be completed online at www.idealcu.com/moneytalks or in-person with an Ideal Credit Union Representative at any of our six branches.
- ★ \$100 Cash Stipend:\* Students must complete the course and pass the "I'm Financially Ready" exam with a score of 80% or higher to earn the \$100 cash stipend.\* The stipend will be deposited into the student's Ideal
- ★ Credit Union Share Savings Account.
- \* Students are expected to arrive on time and participate in all course activities.
- \* Students are challenged to listen, learn and retain the financial education presented.
- ★ Classroom etiquette: respect the presenters by listening, being ready to learn, and taking notes. All course materials and lunch will be provided by ideal Credit Union.

### Register Online or in Person at an Ideal Credit Union Branch

Register online at www.idealcu.com/money-talks or in-person at any Ideal Credit Union branch.



<sup>\*</sup>All students must establish a share savings account with Ideal Credit Union before completion of the course in order to receive the \$100 stipend.

<sup>\*\*</sup>To be eligible for this course you must have an account with Ideal Credit Union or have a family member with an account at Ideal Credit Union refer you.