

WINTER WORKSHOP

LET'S TALK MONEY & MILLIONS

HIP/N/SMART FINANCIAL WORKSHOP FOR TEENS

December 21 & 22 (Session I)
December 28 & 29 (Session II)

9:30 a.m. - 12:15 p.m.
9550 Crenshaw Blvd.
Inglewood, California

ages 12-18

Registration \$5.00

Guest Speakers
Wells Fargo Bank
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In Collaboration with the First Community Development and First Church of GOD...Center of Hope

HIP/N/SMART FINANCIAL WORKSHOP FOR TEENS

2-Day Winter Workshop

December 21 & 22 (Session I)
December 28 & 29 (Session II)

Objective:

To educate and inform at-risk teens
about banking & the importance of saving for their future

Goals:

Learn the importance of banking
Learn how to write a check
Learn how to save money for their future
Learn about credit/Fico scores
Open up a checking account (optional and requires a \$15.00 minimum)

Manipulative:

Fake money, folders, blank checks, Monopoly game,
DVD, transportation, and cash book

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HIP/N/SMART FINANCIAL WORKSHOP FOR TEENS

2-Day Winter Workshop Schedule:

**December 21 & 28, 2009
(9:30 a.m. – 12:00 noon)**

Banking - What You Didn't Know...

Registration (9:30-9:45 a.m.):

Check-in

Icebreaker (9:45-10:20 a.m.):

How much money do you have in your envelope?

Q&A: If you actually had this amount of money what would you do with it?

(Each student explains what it is they would do)

Q&A: Have you ever thought about banking or saving for your future?

1. What is the purpose of banks such as Wells Fargo?
2. Video of People at Wells Fargo Bank (write down 10 things noticed)
3. Saving Account vs. Checking Account

Wells Fargo Representative (10:20-10:50 a.m.):

- Know the difference between a checking account and savings account

- What is interest and how does it work

- Let's play Monopoly! Practice using fake Monopoly money for real life scenarios including opening up a checking account

10-minute Break (10:50-11:00 a.m.):

Wells Fargo Representative continues (11:00-11:30 a.m.):

1. Why you need a checking account?
2. How to apply for a checking account?
Steps include: Filling out an application, receiving a checking account booklet/check, and the use of money to open up an account
3. How to write a check
4. How to deposit your money
5. How to withdraw your money
6. SAVING FOR YOUR FUTURE
7. Credit Cards vs. Cash-Credit
Credit Card Scores and Reports - AnnualCreditReport.com
Credit Reporting Companies - Equifax, Experian and Trans Union

Guest Speaker (11:30-12:00 noon):

8. 401 K, ANNUITY, CD'S ETC
9. ATM vs. Teller
10. Counterfeit
11. Bank Etiquette
12. Role playing (Teller and Customer)
Each participant will have an opportunity to experience being a Teller or Customer and will be grade on their role

HIP/N/SMART FINANCIAL WORKSHOP FOR TEENS

2-Day Winter Workshop Schedule:

**December 22 & 29, 2009
(10:00 – 11:30 a.m.)**

Let's Go On A Field Trip To The Bank!

Trip to the Bank (10:00-11:30 a.m.):

1. The opportunity to experience banking and to apply the knowledge learned during the first session
2. Questionnaire
Would you be interested in having a banking account?
3. Summary and Survey of the program

**Each participant must provide a signed permission slip; parents are responsible for opening checking account and proving any required legal documents*

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