Center of Hope

Personal Money Management Certification Program

Sponsored by Lighthouse Credit Foundation

Course Overview

Lighthouse Credit Foundation has partnered with Sophie Sampson Center of Hope to provide personal money management instruction to their clients. The classes will be instructed by employees who have earned the professional designation of Certified Credit Counselor from the National Institute for Financial Counseling Education. Clients who participate in this certification program will have the opportunity to participate in six classes during which they will learn about:

? Financial Goal Setting
? Effective Budgeting Techniques
? Managing Debt & Credit Responsibly
? Improving Credit Worthiness
? Building Wealth

Clients participating in the program will also have the opportunity to discuss individual questions and receive personalized instruction by participating in one-on-one credit counseling sessions.

Completion Requirements

To receive credit for the course clients will need to:

- ✍ Attend all six classes (make-up classes may be arranged when appropriate)
- ✍ Complete a pretest and posttest
- ✍ Complete class assignments provided by the class instructor
- ✍ Maintain a personal budget
- ✍ Create a Financial Records File
- ✍ Establish a Savings Account (if currently don't have one)
- ✍ Successfully complete Chapters 1-10 in the *Educational Guide to Money, Debt & Credit*.
- ✍ Fulfill financial obligations to Center of Hope during the course of instruction.
- ✍ Refer another client from Center of Hope to the next series of classes.

Class Schedule and Topics

Lighthouse will offer classes once a week at Center of Hope. Each class will last from 60-90 minutes and will be presented in the following order:

1. Course Overview, Pretest and Financial Goal Setting
2. Effective Budgeting Techniques and Good Spending Habits

3. Understanding "MONEY" (Debt Guard Chapters 1-3) & Bank of America Presentation
4. Understanding "DEBT" (Debt Guard Chapters 4-7)
5. Understanding "CREDIT" (Debt Guard Chapters 8-10)
6. Building Wealth and Posttest

An additional class will be offered during which "graduates" will be recognized and awarded their certificates. Class participants can also take part in a review of the materials taught throughout the course in a "game show" format during which additional prizes will be awarded.

Client Benefits and Rewards

Clients who participate in the course will learn many of the same financial principles and concepts taught at colleges and universities throughout the United States at **no charge**. These principles will help clients achieve their goals of independent living and prepare them to manage their finances successfully. In addition, participants who successfully complete the program requirements outlined in this document will receive the following tangible benefits:

? Free copy of Educational Guide to Money, Debt & Credit
? Free access to resources on Lighthouse Credit Foundation's website
? DebtGuard Money Management Certificate of Completion
? Lighthouse Personal Money Management Certificate of Completion
? $50 U.S. Savings Bond
? Graduation Ceremony and Game Show with Prizes

One of the intangible benefits gained by clients who complete the course is that they will be able to include their completion certificates on résumés and job applications. Lenders may also be interested in the completion of this course.