

The adult program is a twelve-week commitment with six mandatory sessions and one optional session. Each required class will offer one in-person session and two virtual sessions. Optional classes will offer one in-person and one virtual session. (Choose one date per class) (Limited to 45 participants per class)

- 1 Breaking Barriers** – This session will focus on the diversities in financial wellness surrounding race, demographics, and understanding emotions connected to finances.
 - February 18 • 6 p.m. - 7:30 p.m. *(in person)*
 - February 20 • 6 p.m. - 7:30 p.m. *(virtual)*
 - February 27 • 6 p.m. - 7:30 p.m. *(virtual)*

- 2 Spending with Intention** – This session will focus on budgeting and self-prioritizing. We will set goals, address budgeting barriers and how to overcome these, self-identify budgeting types, and safe indulgences.
 - March 4 • 6 p.m. - 7:30 p.m. *(in person)*
 - March 6 • 6 p.m. - 7:30 p.m. *(virtual)*
 - March 13 • 6 p.m. - 7:30 p.m. *(virtual)*

- 3 Owning Your Credit** – This session will focus on understanding credit, how it works, and how to repair it. We will break down the structure of a credit report, talk about credit score factors, address credit misconceptions and fears, building credit back up, and breaking unhealthy credit habits.
 - March 18 • 6 p.m. - 7:30 p.m. *(in person)*
 - March 20 • 6 p.m. - 7:30 p.m. *(virtual)*
 - March 27 • 6 p.m. - 7:30 p.m. *(virtual)*

- 4 Protecting Your Identity** – This session will focus on fraud and how it effects different communities. The course will tackle how someone is targeted and how to protect yourself from becoming a victim.
 - April 1 • 6 p.m. - 7:30 p.m. *(in person)*
 - April 3 • 6 p.m. - 7:30 p.m. *(virtual)*
 - April 10 • 6 p.m. - 7:30 p.m. *(virtual)*

- 5 Financial Freedom: Conquering Debt** – This session will expand upon building and repairing credit with an emphasis on looking at healthy ways to eliminate debt to gain financial freedom.
 - April 15 • 6 p.m. - 7:30 p.m. *(in person)*
 - April 17 • 6 p.m. - 7:30 p.m. *(virtual)*
 - April 24 • 6 p.m. - 7:30 p.m. *(virtual)*

- 6 Bridging The Gap** – This session will focus on increasing financial literacy within the home, builds upon open conversations between generations and family financial values.
 - April 29 • 6 p.m. - 7:30 p.m. *(in person)*
 - May 1 • 6 p.m. - 7:30 p.m. *(virtual)*
 - May 8 • 6 p.m. - 7:30 p.m. *(virtual)*

- 7 Launch Pad: Starting Your Business Journey — Powered by LEAP (optional)** – Starting a business begins with a solid plan and financial readiness. This class will guide you through the essentials of turning your idea into reality, from budgeting in your personal income for business growth to exploring resources like grants. Learn practical steps to launch successfully and make your entrepreneurial vision a sustainable success.
 - May 6 • 6 p.m. - 7:30 p.m. *(in person)*
 - May 15 • 6 p.m. - 7:30 p.m. *(virtual)*

Register for sessions today at msufcu.org/tcofregistration



Register today!