

Fall 2024 Schedule

The adult program is a twelve-week commitment with five 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)

- **Breaking Barriers** – This session will focus on the diversities in financial wellness surrounding race, demographics, and understanding emotions connected to finances.
 - September 3 • 6 p.m. - 7:30 p.m. *(in person)*
 - September 4 • 6 p.m. - 7:30 p.m. *(virtual)*
 - September 11 • 6 p.m. - 7:30 p.m. *(virtual)*
- **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.
 - September 17 • 6 p.m. - 7:30 p.m. *(in person)*
 - September 18 • 6 p.m. - 7:30 p.m. *(virtual)*
 - September 25 • 6 p.m. - 7:30 p.m. *(virtual)*
- **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.
 - October 1 • 6 p.m. - 7:30 p.m. *(in person)*
 - October 2 • 6 p.m. - 7:30 p.m. *(virtual)*
 - October 9 • 6 p.m. - 7:30 p.m. *(virtual)*
- **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.
 - October 15 • 6 p.m. - 7:30 p.m. *(in person)*
 - October 16 • 6 p.m. - 7:30 p.m. *(virtual)*
 - October 23 • 6 p.m. - 7:30 p.m. *(virtual)*
- **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.
 - October 29 • 6 p.m. - 7:30 p.m. *(in person)*
 - October 30 • 6 p.m. - 7:30 p.m. *(virtual)*
 - November 6 • 6 p.m. - 7:30 p.m. *(virtual)*
- **Bridging The Gap** (Optional Class: Adults and Youth) – This session will focus on increasing financial literacy within the home, builds upon open conversations between generations and family financial values.
 - November 19 • 6 p.m. - 7:30 p.m. *(in person)*
 - November 20 • 6 p.m. - 7:30 p.m. *(virtual)*

Register for sessions today at msufcu.org/cofadult



Register today!