



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. Some 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 24 • 6 p.m. - 7:30 p.m. *(in person)*
- February 26 • 6 p.m. - 7:30 p.m. *(virtual)*
- March 5 • 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 10 • 6 p.m. - 7:30 p.m. *(in person)*
- March 12 • 6 p.m. - 7:30 p.m. *(virtual)*
- March 19 • 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 24 • 6 p.m. - 7:30 p.m. *(in person)*
- March 26 • 6 p.m. - 7:30 p.m. *(virtual)*
- April 2 • 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 7 • 6 p.m. - 7:30 p.m. *(in person)*
- April 9 • 6 p.m. - 7:30 p.m. *(virtual)*

5 **From Idea to Income — 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.

- April 16 • 6 p.m. - 7:30 p.m. *(in person)*
- April 23 • 6 p.m. - 7:30 p.m. *(virtual)*

6 **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 28 • 6 p.m. - 7:30 p.m. *(in person)*
- April 30 • 6 p.m. - 7:30 p.m. *(virtual)*
- May 7 • 6 p.m. - 7:30 p.m. *(virtual)*

7 **Bridging The Gap** – This session will focus on increasing financial literacy within the home, builds upon open conversations between generations and family financial values.

- May 12 • 6 p.m. - 7:30 p.m. *(in person)*
- May 14 • 6 p.m. - 7:30 p.m. *(virtual)*

Register for sessions today at msufcu.org/tcofregistration



Register today!