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FINCREDIT

2026

FINCREDIT

— LITERACY WORKSHOP

“Master Your Money & Build
the Foundation of the Life You Want!”

Online Viewing
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Driven By Purpose

The FinCredit Literacy Workshop empowers young adults, focusing on those aged 13–25, with essential financial knowledge and practical skills. It bridges critical gaps in financial literacy and credit management, equipping participants with the tools to build confidence, achieve financial independence, and navigate the complexities of acquiring and managing assets. The FinCredit Literacy Workshop is brought to you by Chozn Enrichment Program and its sponsors and partners. The curriculum's course training was sourced and comprised of a dedicated group of legal, financial, and economic professionals. From within organizations such as the F.D.I.C., Charles Schwab, C.F.P.B.(Consumer Financial Protection Bureau), and Fidelity.

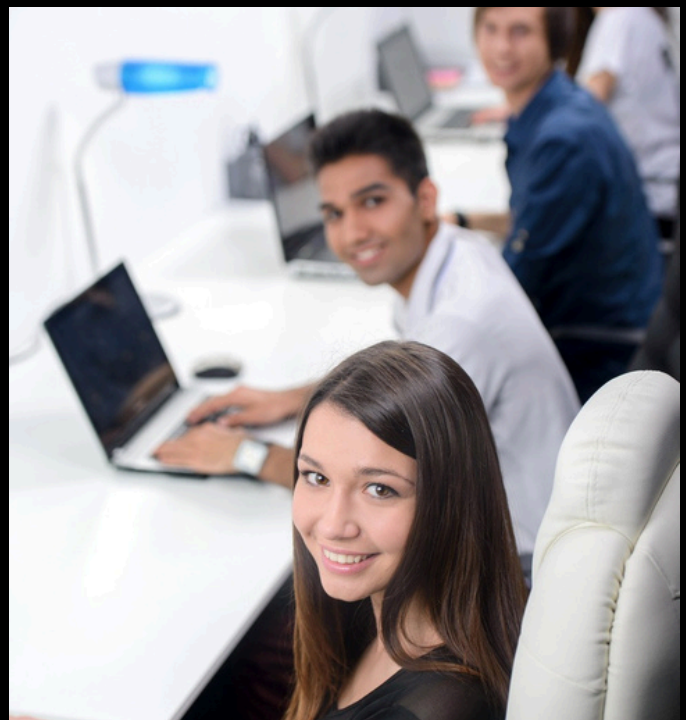
Real-World Relevance

Unlike traditional financial education, FinCredit combines practical training, expert insights, and hands-on simulations to ensure participants can immediately apply what they learn to their everyday lives.

Focused Curriculum

The workshop emphasizes essential topics such as:

- Mastering budgeting and saving habits.
- Understanding and building credit.
- Smart investing for beginners.



Interactive Learning Environment

Participants engage in life-like financial scenarios, guided by industry experts, to develop actionable strategies for managing money, avoiding debt traps, and setting long-term goals.

FINCREDIT OVERVIEW

Vision

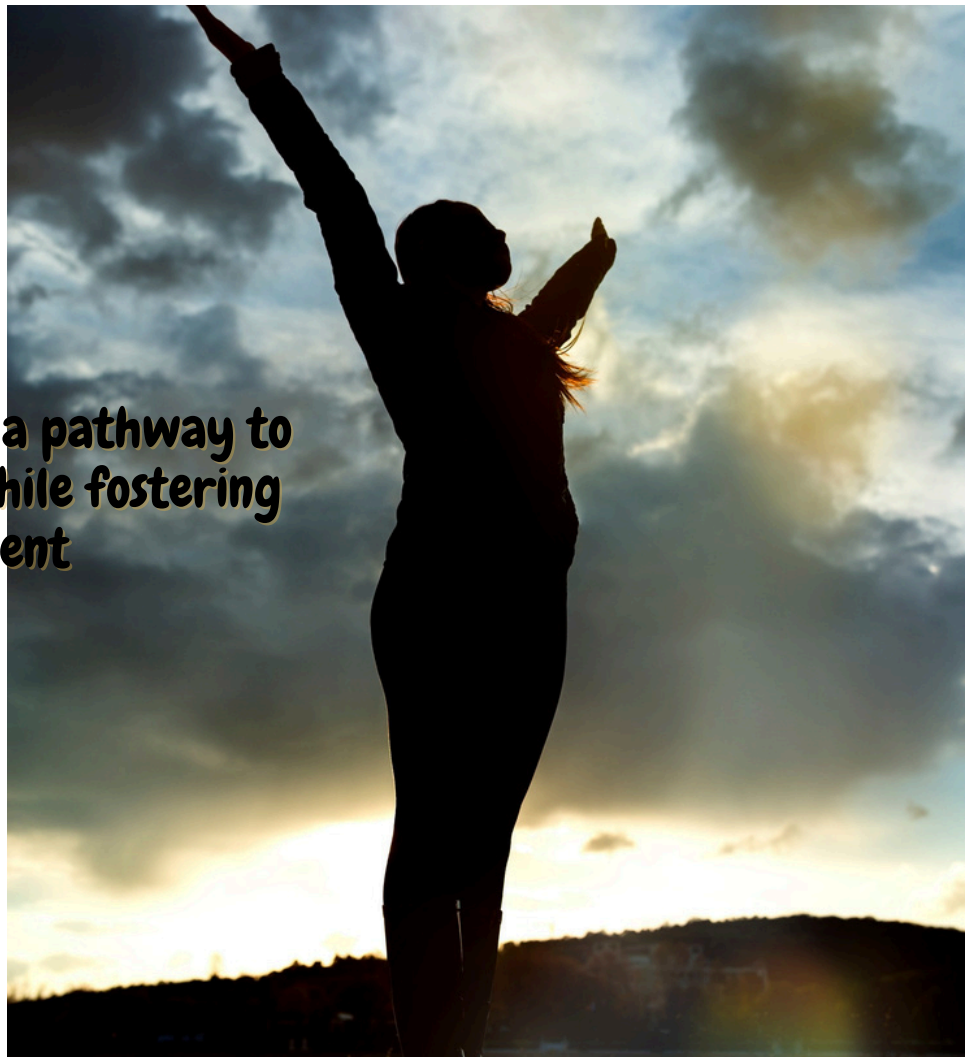
To create a financially literate society, empowered to make informed decisions, achieve independence, and contribute to their communities' economic growth.

Mission Statement

To deliver a transformative financial curriculum that equips young adults with the confidence, knowledge, and skills necessary to thrive in a fast-moving economic landscape.

“

FinCredit is building a pathway to financial freedom while fostering stronger, more resilient communities.



Join us in reshaping the future of financial education.

FINANCE LITERACY TRAINING FOCUS



Spending

Making Smarter Financial Decisions

Participants develop the ability to track and analyze their expenses, gaining a clear understanding of where their money goes and how to manage it effectively. Workshops guide them in distinguishing between needs and wants, ensuring their spending aligns with personal goals and priorities. Through real-world scenarios, participants learn to recognize and avoid common financial pitfalls, including impulsive purchases, high-interest debt, and other financial traps, equipping them to make smarter, more deliberate spending decisions.

Saving

Techniques to Achieve Savings Goals

This segment equips participants with practical methods for building and sustaining effective savings habits, even when working with a limited budget. They learn to set meaningful personal savings goals, whether for emergencies, education, or long-term investments, and develop customized plans to achieve them. Through interactive simulations, participants practice creating realistic savings plans and learn strategies to stay committed, ensuring their financial goals remain within reach.



Investing

Basics to Advanced Strategies

In these sessions we emphasize the importance of starting early, introducing participants to foundational investment concepts, focusing on accessible and practical options like property investments, whole life insurance policies, and safe interest-bearing instruments. Showcasing how investments can generate steady growth. By exploring these secure and realistic options, participants develop confidence in navigating the investment landscape and creating a solid foundation for their financial futures.

FINANCE LITERACY SESSIONS OVERVIEW



Session 1

Spending Habits

Participants will explore their spending habits and learn to manage their finances through informed decisions.

- Identify spending patterns a
- How to prioritize essentials
- Budget methods i.e 50/30/20 rule



Session 2

Smarter Spending

Participants will discover strategies to reduce unnecessary expenses and make smarter spending choices.

- Reducing unnecessary expenses
- How to avoid spending traps
- Useful tools to budget quickly



Session 3

Savings Habits

Participants will learn how to build strong savings habits and set achievable financial goals.

- How to create sustainable habits
- Types & benefits of savings accts.
- Setting personal savings goals



Session 4

Savings Potential

Participants will explore ways to maximize savings and make the most of interest-bearing accounts.

- Using interest-bearing accounts
- Benefits of disciplined saving
- Setting realistic savings targets



Session 5

Secure Investing

Participants will learn the fundamentals of secure investing and how to build a stable investment.

- Low-risk investment options
- The role of diversification
- Compound interest benefits.



Session 6

Investing Plan

Participants will explore how to assess their financial goals and risk tolerance to create a personal investment plan.

- Goals and risk tailored investing
- Research & evaluate investments
- When & how to adjust investments

CREDIT LITERACY TRAINING FOCUS

Establish & Build Credit

Credit is one of the cornerstones of financial health. Establishing credit at an early age helps create opportunities for financial growth, such as buying a car, renting an apartment, or even securing a job in some industries.

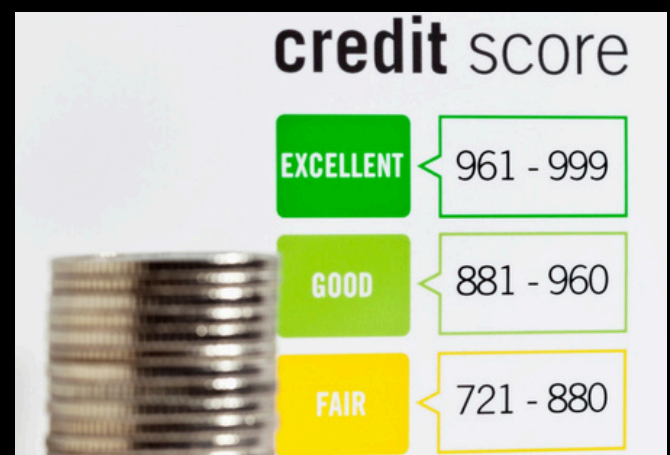
- What is Credit?
- How to Establish Credit
- Building Credit Over Time



Maintaining Good Credit

One of the biggest risks with credit is falling into debt. This section focuses on how participants can avoid the traps that lead to crippling debt and how to maintain their credit scores at optimal levels.

- Common Debt Traps
- Increased Confidence and Financial Flexibility
- Higher Loan Limits and Lower Rates



Leverage Credit

Once participants have established credit, the next step is understanding how to leverage it responsibly. This means using credit in a way that enhances financial flexibility without leading to debt or financial strain.

- How to Use Credit Responsibly -
- Better Employment Opportunities -
- How to Use Credit to Fund Opportunities -



CREDIT LITERACY SESSIONS OVERVIEW



Session 1

Establish A Score

Participants are introduced to the fundamentals of credit, and the steps to establish their credit account responsibly.

- What is Credit?
- Why Establish Credit?
- Types of Credit



Session 2

Build Up Scores

To help participants understand the components of a credit score and develop strategies for building credit to support financial goals.

- What Makes Your Credit Score?
- Building Credit
- How to Monitor Credit



Session 3

Using Credit Wisely

Participants learn an understanding borrowing costs, and developing strategies to avoid financial strain while leveraging credit.

- Understanding Interest Rates
- Smart Borrowing
- Responsible Credit Usage



Session 4

Credit Opportunities

Participants learn to maximize credit for significant financial opportunities, while avoiding over-leverage

- Lines of Credit for Business Plans
- Investing with Credit
- Insurance and Rental Benefits



Session 5

Common Debt Traps

Participants will learn to avoid credit pitfalls while teaching the importance of responsible credit management.

- Common Credit Mistakes
- Debt Traps
- Importance of Timely Payments



Session 6

Maintaining Credit

Participants learn long-term strategies for maintaining and improving their credit scores if a set-back.

- Role of Credit Monitoring
- Long-Term Credit Strategies
- Responding to Financial Setbacks

16 WEEK CURRICULUM

12 TRAINING SESSIONS

08

BUDGETING

Sessions 1–2

The focus is on developing healthy spending habits to establish a solid financial foundation. Participants learn to distinguish between needs and wants in everyday purchases, helping them prioritize essential expenses. They are introduced to effective strategies for creating and adhering to a budget, ensuring their spending aligns with their financial goals. Additionally, they explore the psychology behind consumer behavior to understand and avoid impulse spending. Through an interactive simulation, participants manage a virtual household budget, navigating real-life scenarios such as unexpected income, emergencies, and lifestyle changes. This hands-on experience equips them with practical skills to make informed spending decisions and adapt to financial challenges.

SAVING

Sessions 3–4

The focus shifts to understanding the rules of saving and building financial security. Participants learn how to set realistic savings goals and track their progress effectively. They explore the concept of interest, particularly how compounding can accelerate savings growth over time. Various savings options, such as high-yield savings accounts and certificates of deposit (CDs), are introduced, enabling participants to evaluate which tools best suit their financial objectives. To reinforce these concepts, participants engage in an interactive simulation where they create a personalized financial roadmap. This exercise involves selecting savings tools, assessing their risks and rewards, and strategizing to achieve both short-term and long-term savings goals.

INVESTING

Sessions 5–6

Participants dive into the fundamentals of investing, gaining essential knowledge to build wealth and achieve long-term financial growth. The sessions emphasize the differences between saving and investing, highlighting how each serves unique financial purposes. Participants are introduced to various investment options, including stocks, bonds, mutual funds, and ETFs, while learning to assess their personal risk tolerance. They also explore the steps involved in creating a beginner investment plan tailored to their financial goals. To apply these concepts, participants engage in an interactive simulation where they build and manage virtual investment portfolios, tracking performance based on market trends and economic shifts. This hands-on experience provides valuable insights into the dynamics of investing and helps participants develop confidence in making informed financial decisions.

FOUNDATIONS

Sessions 7–8

The focus is on establishing a strong credit foundation, an essential step toward long-term financial health. Participants learn about the importance of credit scores and their impact on accessing financial opportunities such as loans, mortgages, and credit cards. They are guided through the steps to responsibly obtain and use credit products, emphasizing the significance of making informed decisions. Additionally, the sessions cover how to read and monitor credit reports, enabling participants to identify errors and understand the factors that influence their credit scores. Through an interactive simulation, participants practice reviewing and interpreting credit reports while developing strategies to optimize their scores. This combination of knowledge and practical application empowers participants to build a solid credit history, setting the stage for future financial success.

CREDITWORTHINESS

Sessions 9–10

The focus is on building and maintaining good credit to ensure financial stability and access to greater opportunities. Participants delve into advanced credit management strategies, including managing debt responsibly and avoiding overextension. They learn practical techniques for improving and sustaining high credit scores, such as timely payments, maintaining low credit utilization, and strategically managing credit accounts. The sessions also emphasize the long-term benefits of a strong credit history, such as lower interest rates and easier approval for major financial endeavors. During the interactive simulation, participants navigate scenarios involving credit use, such as handling credit card balances, responding to unexpected expenses, and planning for significant purchases. This hands-on experience equips them with the skills to strengthen their credit profiles and make informed, strategic financial choices.

LEVERAGING

Sessions 11–12

Participants focus on leveraging credit as a tool for long-term financial growth and success. The sessions teach how to use credit strategically for major life goals, such as funding education, purchasing a home, or starting a business. Participants explore the principles of responsible borrowing, including understanding loan terms, managing debt-to-income ratios, and avoiding predatory lending practices. They also learn how to balance debt with income to achieve sustainable financial health. Through an interactive simulation, participants create tailored credit utilization plans to fund long-term objectives, navigating scenarios like financing large purchases or consolidating debt. These practical exercises help participants understand how to harness credit effectively, turning it into a valuable asset for achieving their financial aspirations.

2 WEEKS OF TESTING

2 WEEKS BUDGET TRAINING

Budget & Spending

The focus is on developing healthy spending habits to establish a solid financial foundation. Participants learn to distinguish between needs and wants in everyday purchases, helping them prioritize essential expenses. They are introduced to effective strategies for creating and adhering to a budget, ensuring their spending aligns with their financial goals. Additionally, they explore the psychology behind consumer behavior to understand and avoid impulse spending. Through an interactive simulation, participants manage a virtual household budget, navigating real-life scenarios such as unexpected income, emergencies, and lifestyle changes. This hands-on experience equips them with practical skills to make informed spending decisions and adapt to financial challenges.

Savings & Investing

The focus shifts to understanding the rules of saving and building financial security. Participants learn how to set realistic savings goals and track their progress effectively. They explore the concept of interest, particularly how compounding can accelerate savings growth over time. Various savings options, such as high-yield savings accounts and certificates of deposit (CDs), are introduced, enabling participants to evaluate which tools best suit their financial objectives. To reinforce these concepts, participants engage in an interactive simulation where they create a personalized financial roadmap. This exercise involves selecting savings tools, assessing their risks and rewards, and strategizing to achieve both short-term and long-term savings goals.

EXPERIMENTAL Financial Learning

Participants dive into the fundamentals of saving and investing for goals, gaining essential knowledge to build wealth and achieve long-term financial growth. The sessions emphasize the differences between saving and investing, highlighting how each serves unique financial purposes. Participants are introduced to various investment options, including stocks, bonds, mutual funds, and ETFs, while learning to assess their personal risk tolerance. They also explore the steps involved in creating a beginner investment plan tailored to their financial goals. To apply these concepts, participants engage in an interactive simulation where they build and manage virtual investment portfolios, tracking performance based on market trends and economic shifts. This hands-on experience provides valuable insights into the dynamics of investing and helps participants develop confidence in making informed financial decisions.

EXPERIMENTAL Credit Learning

The focus is on establishing a strong credit foundation, an essential step toward long-term financial health. Participants learn about the importance of credit scores and their impact on accessing financial opportunities such as loans, mortgages, and credit cards. They are guided through the steps to responsibly obtain and use credit products, emphasizing the significance of making informed decisions. Additionally, the sessions cover how to read and monitor credit reports, enabling participants to identify errors and understand the factors that influence their credit scores. Through an interactive simulation, participants practice reviewing and interpreting credit reports while developing strategies to optimize their scores. This combination of knowledge and practical application empowers participants to build a solid credit history, setting the stage for future financial success.

Finance Literacy Measurable Outcomes



Financial Comprehension

Goal: Enhance students' understanding of core financial concepts such as budgeting, credit, savings, debt management, and investing.

- **KPI:** Percentage increase in financial literacy score from pre-program to post-program.
- **Target:** Achieve a 25% increase in financial knowledge from pre-program assessment to post-program assessment.

Savings Behavior and Goals

Goal: Help students develop the ability to create and maintain a personal budget.

- **KPI:** Percentage of students who report creating and using a personal budget after the program.
- **Target:** 70% of students will report creating and actively using a personal budget within one month of completing the program.

Money Management Skills

Goal: Increase students' confidence in making informed financial decisions, such as managing credit, taking out loans, or saving for future goals.

- **KPI:** Self-reported confidence level in making key financial decisions (rated 1–5).
- **Target:** 80% of students should report high confidence (rating 4 or 5) in making financial decisions by the end of the program.

Financial Stress and Anxiety

Goal: Improve students' understanding of credit, credit scores, and how to manage credit responsibly.

- **KPI:** Percentage of students who can correctly identify the main factors affecting credit scores and understand how to improve them.
- **Target:** 90% of students should correctly identify at least three key factors that affect credit scores by the end of the program.

Confidence in Financial Decisions

Goal: Encourage students to start saving and setting financial goals for short- and long-term needs.

- **KPI:** Percentage of students who report opening a savings account or setting a savings goal after completing the program.
- **Target:** 60% of students should report opening a savings account or setting up a financial goal (e.g., saving for a trip, emergency fund, or car).

Debt and Loan Management

Goal: Help students understand different types of debt (e.g., credit card debt, student loans) and how to manage and avoid common pitfalls.

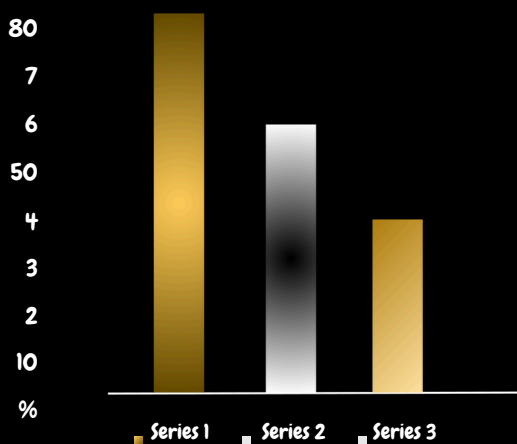
- **KPI:** Percentage of students who can explain the difference between types of debt (e.g., revolving credit, installment loans) and how interest rates affect the cost of debt.
- **Target:** 80% of students should be able to explain how interest rates, fees, and repayment terms affect the total cost of loans or credit by the end of the program.

Credit Literacy Measurable Outcomes

Financial literacy, particularly when it comes to understanding credit, plays a critical role in shaping students' financial futures. With the increasing importance of credit in everyday financial decisions—such as securing loans, renting apartments, and even gaining employment—having a solid grasp of how credit works is essential for young adults. However, the level of understanding varies significantly among students, ranging from those who have formal education about credit to those with only a basic awareness or no knowledge at all. Structured credit education programs can drastically improve students' ability to manage credit responsibly, reduce debt, and make informed financial decisions. On the other hand, students with just a basic awareness of credit or no knowledge tend to face more challenges in effectively managing their finances, especially when it comes to avoiding common pitfalls like high-interest debt or missed payments.



IN THIS CONTEXT, IT'S IMPORTANT TO EXPLORE HOW DIFFERENT LEVELS OF CREDIT KNOWLEDGE IMPACT STUDENTS' FINANCIAL BEHAVIORS AND SUCCESS RATES. TO BETTER UNDERSTAND THE POTENTIAL OUTCOMES OF CREDIT EDUCATION, LET'S EXAMINE THE SUCCESS PERCENTAGES FOR THREE KEY GROUPS OF STUDENTS.



1

Structured Credit Education Programs have a significant impact, raising success rates to 60%–80% in terms of improving behaviors and understanding of credit.

2

Basic Awareness improves financial decision-making but typically results in a 40%–60% success rate, as students are aware but lack the full understanding to manage credit optimally.

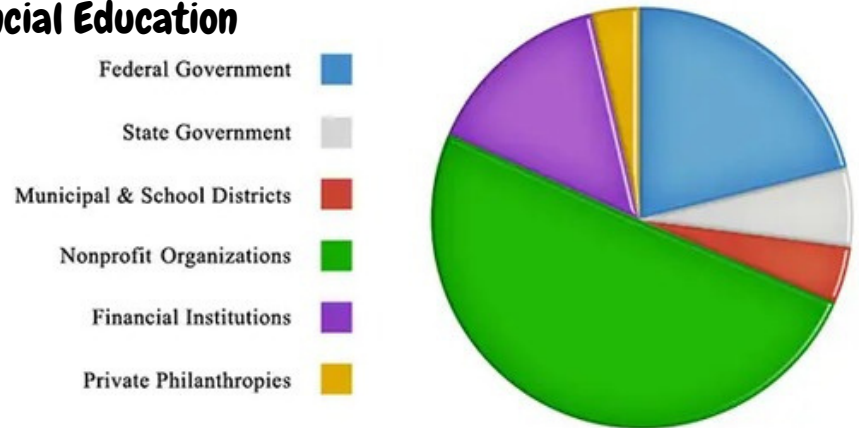
3

Lack of Knowledge significantly limits success, with only 20%–40% of students able to act on what little knowledge they have. These students often face challenges like poor credit management and financial stress without further education.

Case Studies

How Schools Participate in Financial Education

As a nation, we spend about \$670 million per year on financial education to meet the growing demand being spurred by regulatory pressures, increased funding and social interest, and growing competition among various corporate and nonprofit stakeholders. Schools make up a small portion of financial education programming. Teaching personal finance coursework is not required in most states; and the state with the most comprehensive requirements, Utah, only requires one semester.



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Challenges

The financial literacy rate measures how well people manage their money. It shows if individuals can make smart financial decisions, budget effectively, save for the future, and handle money challenges in emergencies. According to the OECD PISA financial literacy test which assessed the knowledge and skills of teenagers in dealing with financial issues, the U.S. ranked 8th among 20 countries that participated and U.S. teens scored just 7 points above the global average (505/498). Gen Z (ages 14-34) financial literacy rate as of 2024 is 37%.

Overview

Financial literacy statistics show that financial awareness is missing in most homes and financial education is absent from most school systems throughout the US. Financial literacy statistics also point to the most efficient path toward educating the public. When targeted awareness initiatives and education are employed through public programs and schools, financial knowledge and behavior will permeate throughout families and society as a whole.



Challenge 01

75% of teens lack confidence in their knowledge of personal finance.



Challenge 02

41% of teens don't know what a 401(k), IRA or Savings Plan is.



Challenge 03

32% of teens don't know the difference between a credit card and a debit card.

Plan of Action

88% of U.S. adults said high school did not leave them "fully-prepared" for how to handle money in the real world.

72% said they would be "further ahead with their money today if they had a personal finance class in high school."

- Increase Earlier Financial Awareness
- Add personal finance to graduation requirements
- Lower banking age restrictions to 16 years old
- Mandate financial literacy state testing for public education

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