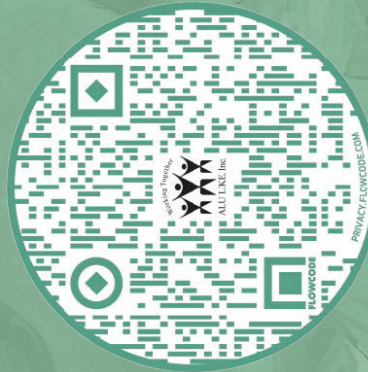


## Money SMARTS

### Topics include:

- Understanding your money values, goals, and influences
  - ◆ Goal setting
  - ◆ Changing behavior
- Banking tools: the basics
- Your income and expenses
  - ◆ Creating a budget
- A spending & savings plan
- Credit
  - ◆ How to get and read your credit report
- Debt... and how to pay it off
- Rent or homeownership
- Planning for the future
  - ◆ Emergencies
  - ◆ Assets
  - ◆ Insurance
  - ◆ Education
  - ◆ Retirement
  - ◆ Investing



**Kulia Like - Multi-Services Program**  
Hale O Nā Limahana  
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Working Together



ALU LIKE, Inc.

Kulia Like  
Multi-Services Program

Money  
SMARTS  
Financial  
Literacy

*Worried About Money?  
Too Much Credit Card Debt?  
Trying to Save but You Just  
Can't Get Ahead?*

# Money SMARTS

## Financial Literacy

The **Money SMARTS** begins with understanding your money values and influences followed by setting goals with the **S.M.A.R.T.S.** method.

The course moves on to the basics of banking, followed by strategies for budgeting and savings.

Together, we look at credit, credit cards, how to read a credit report, and fixing your credit.

We address debt and methods to eliminate it.

The course continues with information for renting or buying a home.

Finally, we look at investing for the future with topics such as savings plans for education, starting a business, insurance, retirement, stocks and bonds.

The course is designed for individuals or families with up to moderate income and gives a good overview of personal and family financial management strategies.

The **Money SMARTS** course is **FREE!**

The course is two four-hour long sessions and is delivered in a light and engaging manner.

The binder and handouts become a toolkit personalized for your family. Upon completion you will receive a certificate.

The course is presented by ALU LIKE, Inc., and sponsored by the State of Hawai'i Department of Human Services.

For more information contact:

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