



Financial Instructional Training Academy

Credit.org's Financial Instructional Training (FIT) Academy is an online financial education center designed to help consumers become more knowledgeable about financial matters. The FIT Academy allows consumers to work at their own pace while using the convenience of the Internet to obtain knowledge concerning important money matters. Our **free** financial training courses will teach you practical skill-sets to manage your credit, debt, household expenses, and personal finances. Each course is taught by one of our certified financial education counselors. You can easily follow along with the course instructor by listening to the audio player and watching the PowerPoint slideshow. The courses offer a pre-quiz so you can gauge your current understanding of the topic. When you reach the end of each course, take the post-quiz to compare your scores and receive your Document of Achievement. Visit credit.org/courses/ to take the courses and read our personal finance articles on our blog at credit.org/blog/.

FIT Academy Courses

Budgeting 101

This course is a great starting point for anyone who feels overwhelmed by all of the bills and paperwork standing between them and financial freedom. We teach you where to start, how to organize your spending, and what things you should prioritize when building your perfect budget.

Power of Paycheck Planning

This course applies all of our expertise, over 45 years of it, to help you create a spending plan that's right for you. Learn strategies for categorizing your expenses, tracking your spending, and putting together a new budget.

Understanding Your Credit Report and Score

This informative presentation will discuss what's on your credit report, how it gets there, how a credit score is calculated, and how to develop good financial habits. Understanding credit and knowing where you stand are vital to protecting yourself from predatory lenders offering costly or unstable loan products.

Identity Theft Awareness and Prevention

It is estimated that as many as 9 million Americans have their identities stolen each year. Learn to protect yourself from this growing problem, and find out what to do if you are a victim.

Budget 911

If a budget emergency strikes, your best response is to act quickly. This course will teach you to live a more wallet-friendly lifestyle so you can weather any budget crisis. We will also help you find ways to save more of your income rather than spending every dime.

Preventing Foreclosure

This course will help you learn what to do if your mortgage becomes delinquent or if you are facing foreclosure. Additionally, you will learn what options are available to you as a homeowner. Preserving homeownership is part of our mission, and this course can help.

Roadmap to Financial Freedom

This course helps you to understand the first steps on your journey to financial freedom with credit.org through the use of a Debt Management Plan to consolidate and pay back unsecured debt.

Wise Use of Credit

You have bad credit or need to establish credit—now what? Managing your credit responsibly helps build a solid foundation for your financial future.



All presentations are approximately one hour.

(800) 449-9818

Headquarters: 1450 Iowa Avenue, Ste 200, Riverside, CA 92507

website: www.credit.org

email: education@credit.org



Educational Seminars

Ask about having one of our education experts present a workshop to your group or business. Call 1-800-449-9818 or email education@credit.org to arrange a date and time.

- **The Power of Paycheck Planning** – This informative and entertaining seminar will show you how to take control of your finances by learning to budget your paycheck – before you spend it.
- **Road Map to Financial Freedom** – This workshop helps you take the first steps on your journey to financial freedom with credit.org through the use of a Debt Management Plan to consolidate and pay back unsecured debt.
- **Home Buyer / Pre-Purchase Education** – An in-depth workshop designed to help you make better choices and decisions when buying a home. Approved by HUD, Freddie Mac and Fannie Mae. Held in both our San Diego County and Riverside locations.
- **The Wise Use of Credit** – You have credit or need to establish credit – now what? Managing your credit responsibly helps build a solid foundation for your financial future.
- **Understanding Your Credit Report and Score** – Information about what's on a credit report, how it gets there, how a credit score is calculated, and how to develop good financial habits. Understanding credit and knowing where you stand are vital to protecting yourself from predatory lenders offering costly or unstable loan products.
- **Identity Theft Awareness and Prevention** – Learn to protect yourself from this growing problem, and find out what to do if you are a victim.
- **Couples and Money** – This seminar helps couples communicate about money matters, offers money and budget saving tips, and helps couples develop a spending plan for their future goals.
- **Raising a Money Smart Child** – A parent's guide to providing children with the necessary basic financial skills as early as possible. It's never too early to develop good saving and spending habits!
- **Surviving the Holidays** – Learn to prepare for costs associated with the holidays, manage your holiday spending, and begin your New Year without holiday debt.
- **How Am I Going to Pay My Bills?** – When the unexpected strikes, many of us are left without an easy solution for our financial situation.

*All presentations are approximately one hour unless otherwise noted. Homebuyer is an 8-hour course.
Counseling available by phone, internet, or in person*

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