

## Keys to Financial Success

- Create a spending plan
- Educate yourself and ask questions
- Manage money
- Savings
- Pay off debt
- Spend less than earned
- Be safe with your money
- Understand before signing



Thank you to the many local banks and great community partners who make this program possible.

The ultimate objective of REAL Services is to assist in establishing a community in which those we serve can maintain their independence to the maximum degree possible and find meaning and satisfaction throughout their lives.

## Who We Are

### The Promise of Community Action

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community and we are dedicated to helping people help themselves and each other.



[www.REALservices.org](http://www.REALservices.org)

**REAL Services**  
1151 S. Michigan St.  
South Bend, IN 46601  
(574) 284.2060

**REAL Services, believing in the dignity of all people, will provide services without regard to race, age, color, religion, sex, disability, national origin, ancestry, or status as a veteran.**



## Financial Literacy



*Supporting Independence for Life*

## Youth Financial Literacy

It is important to teach children and young people how to protect their financial future and make financial choices that will help them achieve their goals.

## Increase Knowledge About:

- Understand money
- No check cashing fees
- Saving for the future
- Reviewing your credit
- Budgeting
- The importance of saving
- Earn money
- Establishing a banking relationship

## Financial Literacy

Financial Literacy is the ability to increase one's skills and knowledge about money matters. It also allows individuals to make informed and effective financial decisions through their understanding of finances.

- Make better choices
- Solve Problems
- Avoid losing money
- Plan career choices and your future
- Plan a budget that works
- Raising income

Start this program by being in the REAL Services self-sufficiency programs. Call us or check us out on the web today.



## Curriculum

Our 10-week Money Smart Curriculum is available several times a year to those in the REAL Services self-sufficiency program. The modules include:

- Bank On 
- Borrowing Basic
- Check it Out
- Money Matters
- Pay Yourself First
- Keep it Safe
- To Your Credit
- Charge it Right
- Loan to Own
- Own Your Home
- Financial Recovery