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ALLIANCE FINANCIAL MINISTRIES
A non-profit financial literacy company

Alliance Financial Ministries, Inc. is a 501(c)3 non-profit organization that promotes financial literacy. AFM provides financial educational programs for individuals and organizations that want to enjoy a more financially secure future. Our seminars cover a wide variety of financial topics.

Since inception, Alliance Financial Ministries, Inc. has provided unique and dynamic learning experience for all the individuals that attend one of our seminars or workshops. Alliance provides an education that will give individuals a better understanding of financial fundamentals.

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NEW MONEY MOVES for Young Adults

Is a fun, dynamic and engaging five module financial series that will help launch young adults' ages 14 through 22 years old toward financial independence during their early years and beyond. This energetic program is designed to help attendees develop money management and life skills that will empower

FINANCIAL MINDSET - In this lesson, students will explore their personal dreams and learn the effects of lifestyle choices on achieving those dreams. They will understand how money is related to their lifestyle choices, either directly or indirectly. Other topics include: *Financial Behavior, Goal Setting & Life Style Choices*

BUDGETING - In this lesson, students will learn what a budget is and how budgeting is used to maintain your finances. Students also will learn the budgeting process and apply these lessons in a practical setting to further their financial literacy skills. Other topics include: *Money Management styles, Needs vs Wants and what they can afford.*

ACCOUNT MANAGEMENT - In this lesson, students will develop knowledge about how the banking process works. They will understand bank accounts, ATMs, and why banking is important to financial literacy. Other topics include: *Debit card vs Credit cards, and banking essentials.*

LOANS & DEBT - In this lesson, students will identify the differences between types of debt. They will learn to distinguish between good debt and bad debt as well as the consequences of taking on too much debt. Students will also learn how to determine what type of debt is best to build a credit history.

CREDIT - In this lesson, students will develop an understanding of credit. Students will learn how credit functions for making purchases, what finance charges are, and why credit is needed in one's financial life. Other topics include: *Credit reports and Credit scores.*

