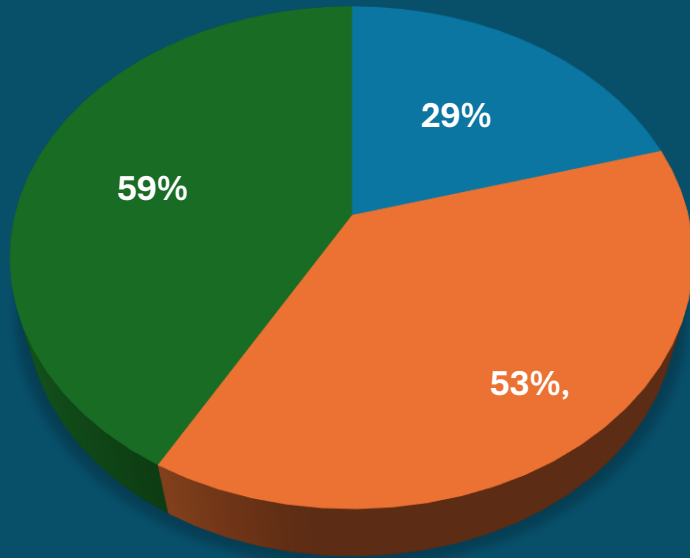








Empowering Financial Confidence: A Partnership between First 5 Madera County and The Academy of Financial Education



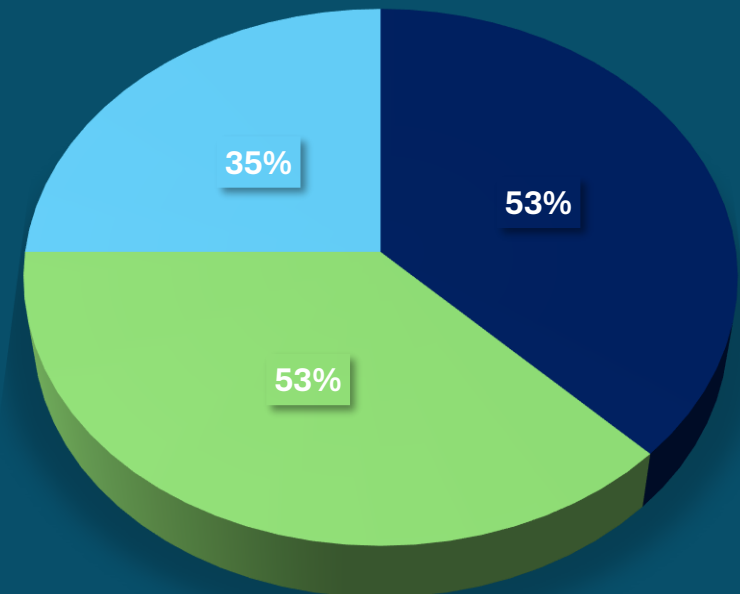
Budgeting and Financial Tracking



-  I have started a budget for the **first** time
-  I have begun collecting receipts to track what I spend money on.
-  I have begun using a spending plan or cash envelopes to limit my expenses.

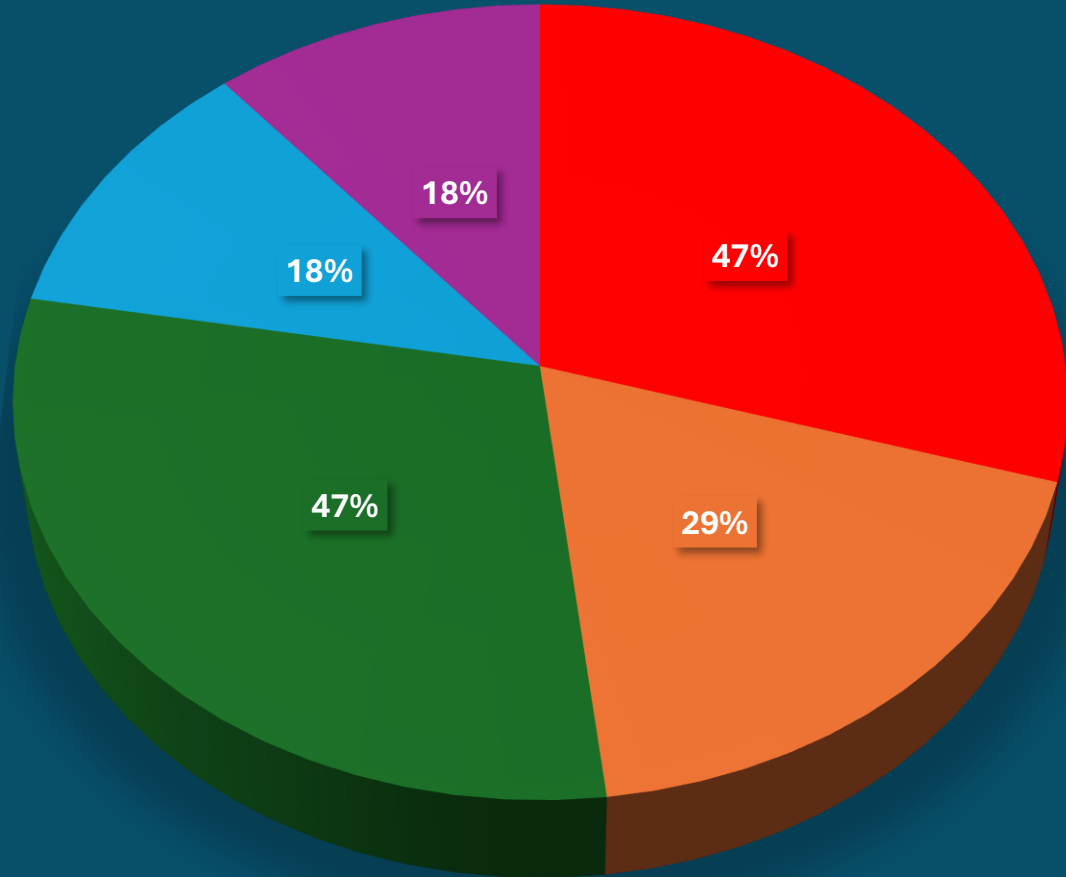
-  I have set up short-term financial goals (e.g., saving for a vacation, paying off debt).
-  I have set long-term financial goals (e.g., retirement, buying a home).
-  I have created an emergency fund to cover unexpected expenses.

Financial Goals and Planning



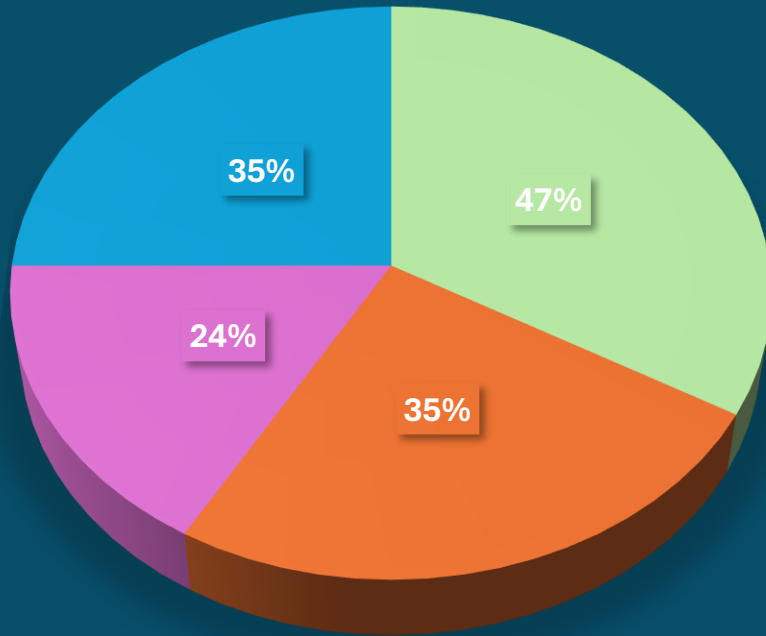


Credit Management and Debt Reduction



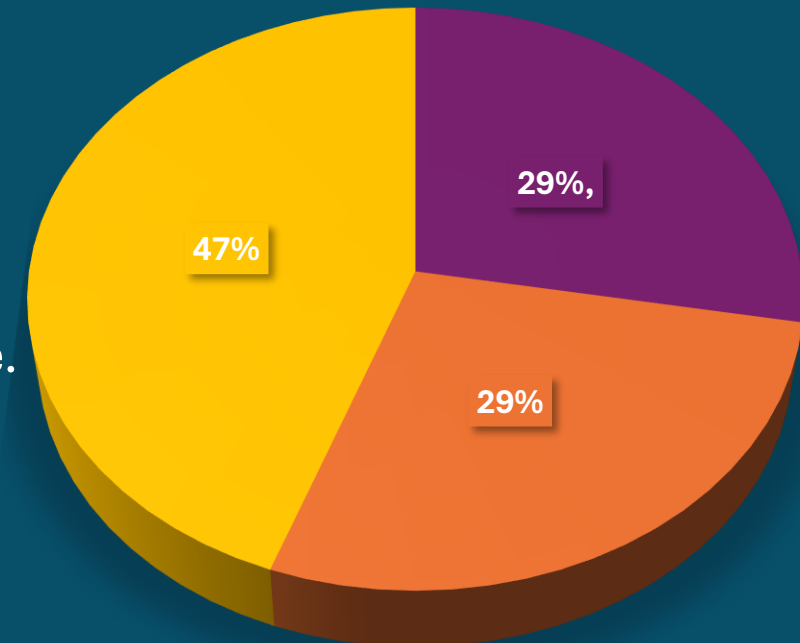
- I have created an account to monitor my credit report/score.
- I have started paying down my debt using a specific strategy (e.g., debt snowball, avalanche).
- I have avoided taking on new debt since the class.
- I have added my child as an authorized user for my credit card.
- I have set up identity theft protection.

Saving and Investments



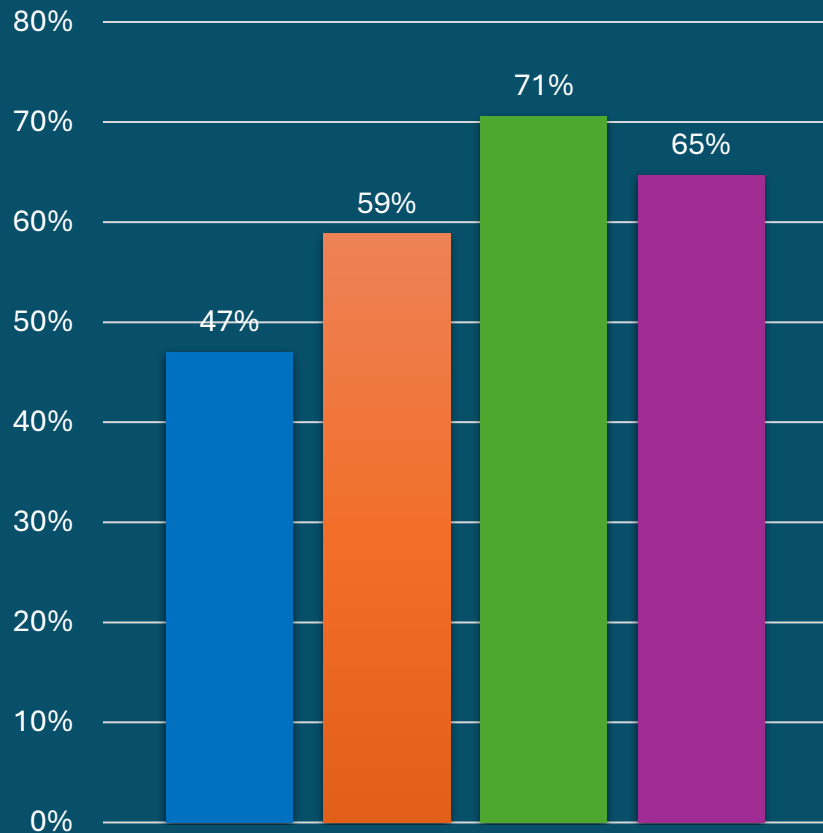
- I created a savings account for my child.
- I have increased my monthly savings contributions.
- I have opened a retirement savings account (e.g., 401(k), IRA).
- I have started investing for the future (e.g., stocks, bonds, real estate).





Banking and Financial Products



- I have switched to a bank or credit union with lower fees or better benefits.
- I have opened a checking or savings account for the first time.
- I am using digital banking tools (e.g., mobile apps, online banking) to manage my finances more effectively.

Financial Communication and Confidence



-  I have started having regular financial discussions with my partner or family members.
-  I feel more confident discussing financial topics with others.
-  I feel more confident in my ability to make informed financial decisions.
-  I feel more aware of my rights as a consumer.

The survey was completed by 17 participants over a two-week period, covering five key financial topics: the benefits of banking, budgeting strategies, building credit, consumer skills, and co-parenting and finances.

Testimonies



Jesse and Merisa H. attended all 3 sessions at First 5 Madera County. **Merisa** stated, "Since taking these courses with The Academy, I have become much more intentional with my saving and spending habits." **Jesse** also shared, "I have discovered that my spending habits are rooted in my financial history and how financial trauma can influence my money management."

"I started speaking with my daughter about money, how important it is to save, and why we should not dine out so often. I saved over \$120 not dining out this past week." – Anonymous

