

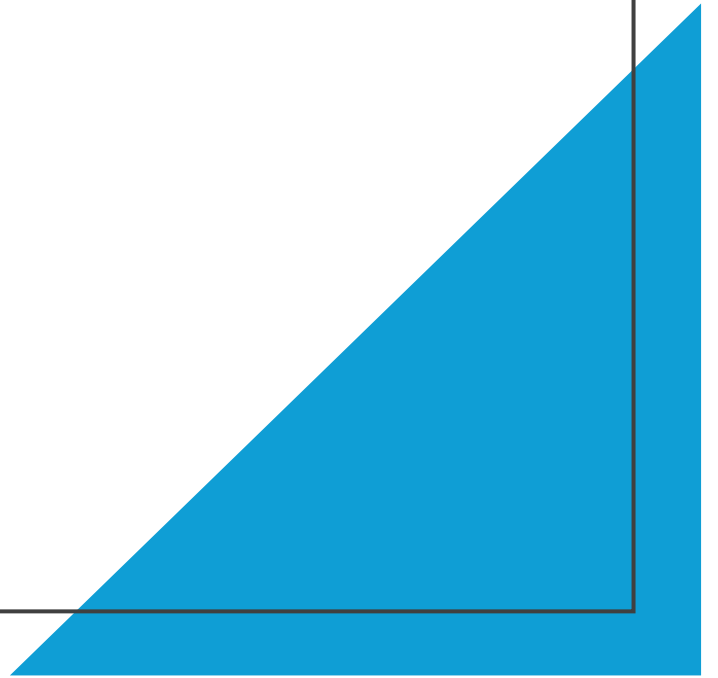
Sponsored By



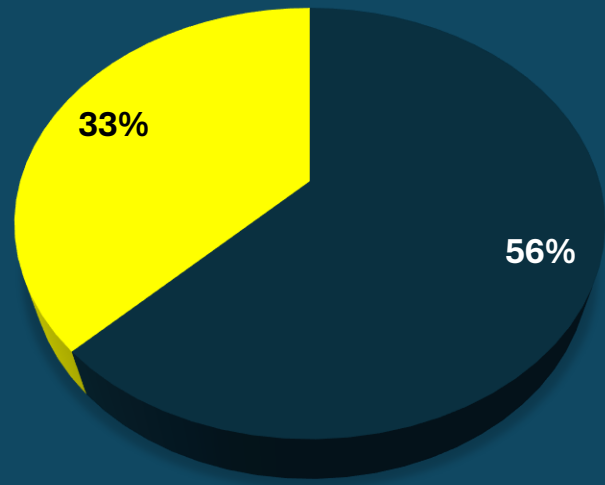
Mechanics Bank®

# Driving Change

How Education and Awareness Are Shaping Financial Well-Being



## Budgeting and Financial Tracking



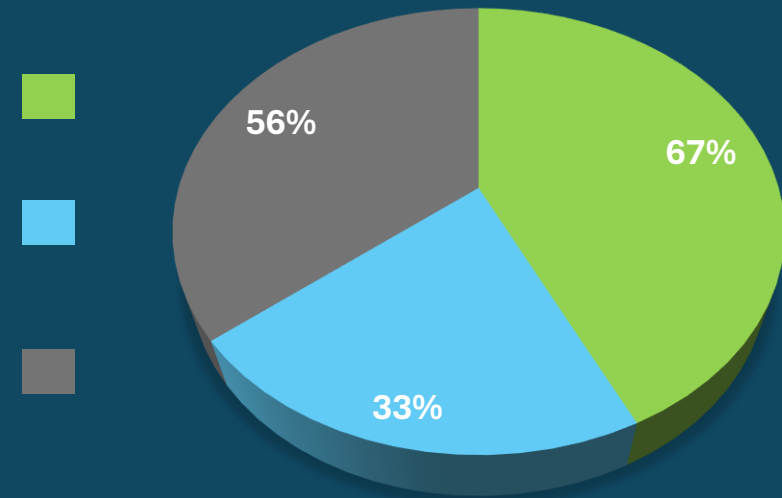
- I have begun collecting receipts to track what I spend money on.
- I have begun using a spending plan or cash envelopes to limit my expenses.

I have set up short-term financial goals (e.g., saving for a vacation, paying off debt).

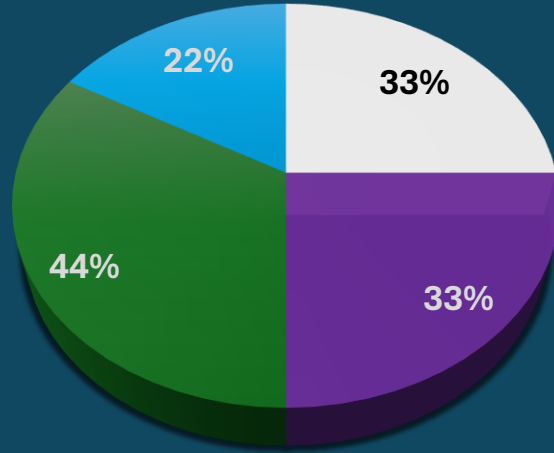
I have set long-term financial goals (e.g., retirement, buying a home).

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 set up identity theft protection.

I created a savings account for my child.

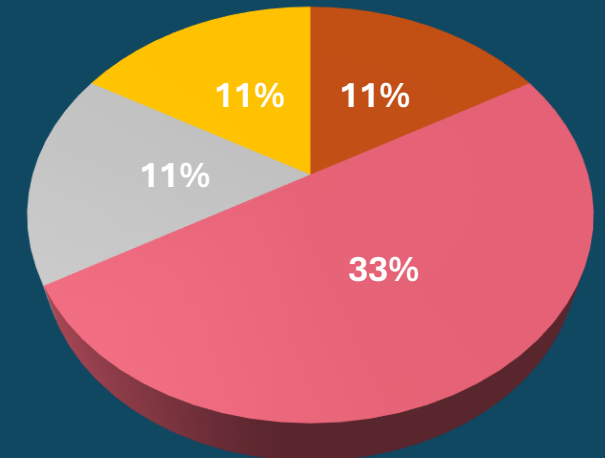
I have increased my monthly savings contributions.

I have opened a retirement savings account (e.g., 401(k), IRA).

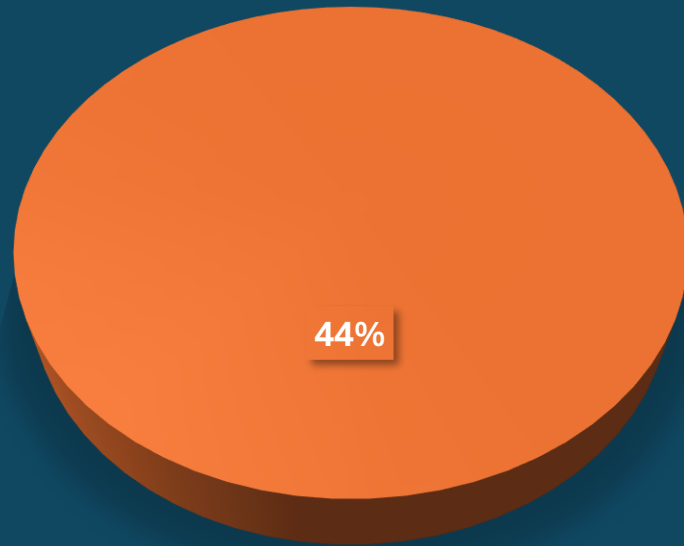
I have started investing for the future (e.g., stocks, bonds, real estate).



## Saving and Investments



## Banking and Financial Products



I am using digital banking tools (e.g., mobile apps, online banking) to manage my finances more effectively.

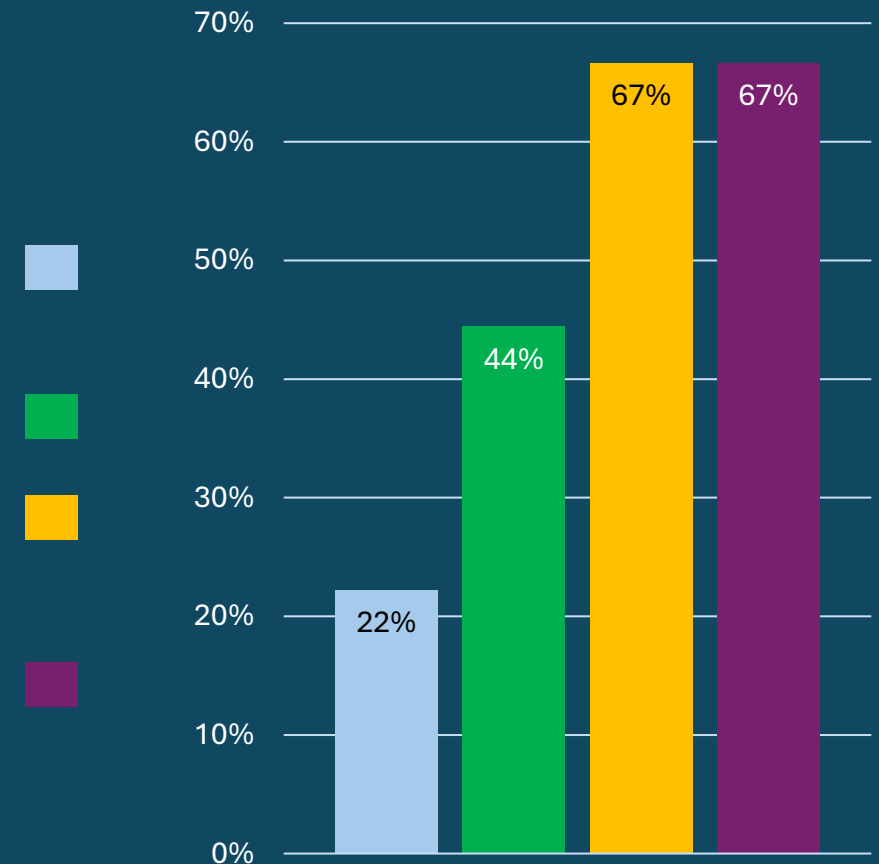
I have started having regular financial discussions with my partner or family members.

I feel more confident discussing financial topics with others.

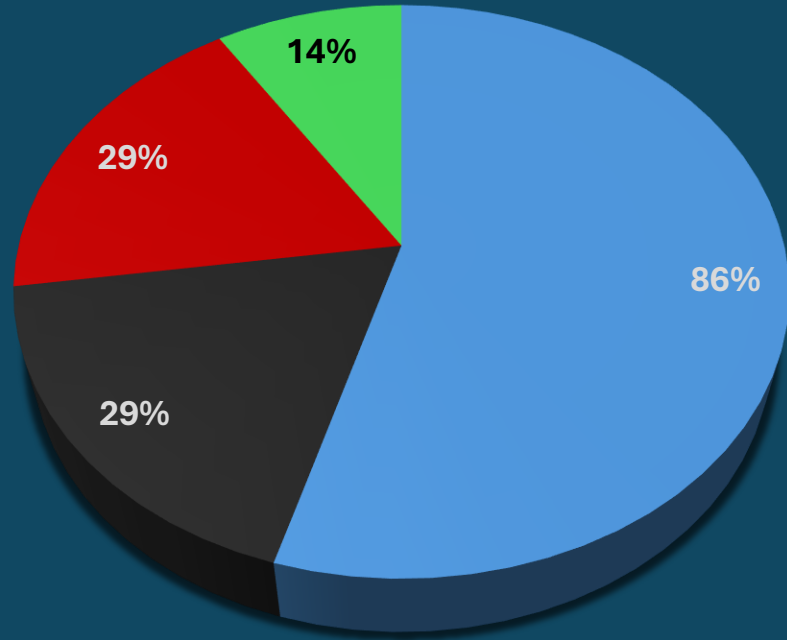
I feel more confident in my ability to make informed financial decisions.

I feel more aware of my rights as a consumer.

## Financial Communication and Confidence



## Consumer Skills: Identifying Fraud and Scams



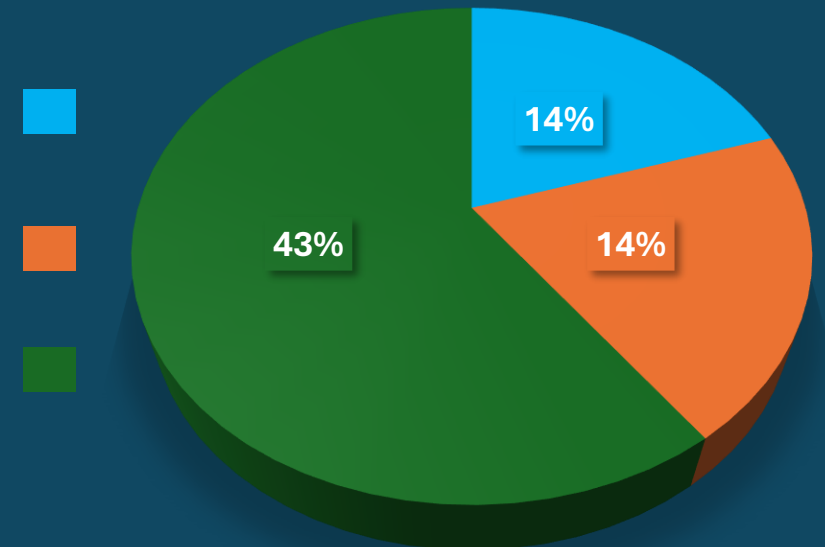
- I have started verifying the authenticity of websites or sources before making online transactions.
- I have begun collecting receipts or monitoring my spending to identify potential fraudulent activity.
- I regularly review my financial accounts to spot unauthorized transactions or errors.
- I have set up a bank account notification(s) in the event of unauthorized use.

## The Right Coverage: Planning for the Unexpected

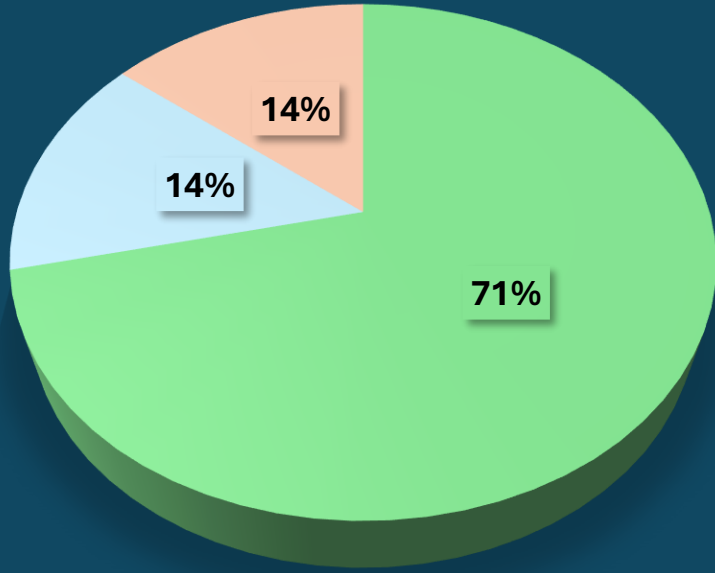
I have reviewed my life, home, renters, or vehicle insurance policies in the past year to ensure adequate coverage.

I have explored different life insurance options to find a plan that fits my needs and budget

I have started researching the benefits of disability or life insurance for long-term financial security.



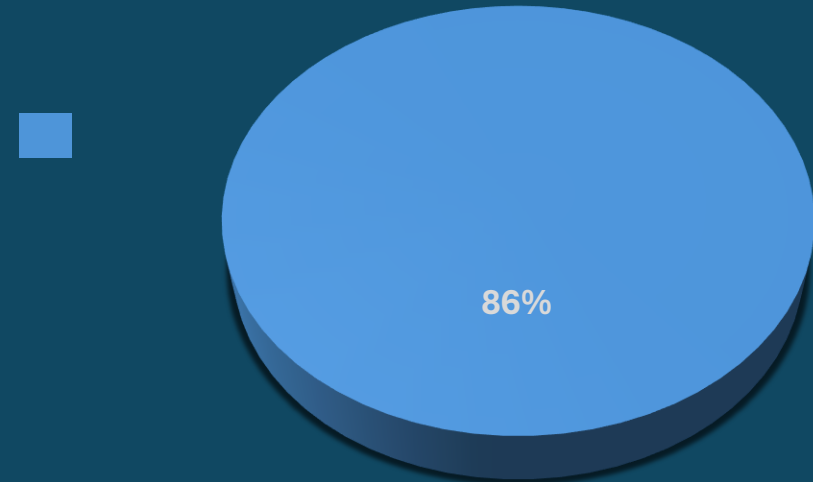
## Smart Investing: Strategies for Success



- I have begun setting aside money specifically for investment purposes.
- I have researched investment opportunities like stocks, bonds, or retirement accounts to grow my wealth.
- I have met with or have scheduled an appointment with a financial advisor/financial planner.

I have started journaling or tracking my spending patterns to address financial stress.

## Healing from Financial Stress and Trauma



# Beyond the classroom

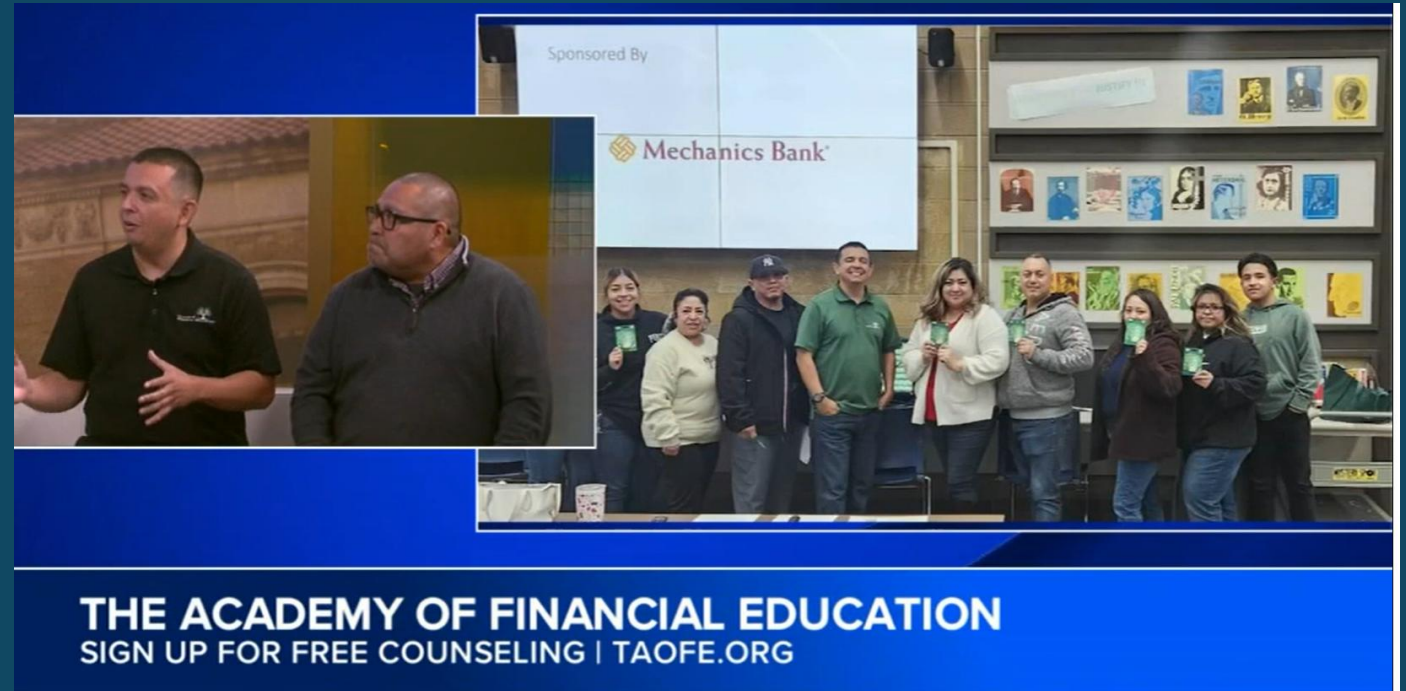


Platform	Views	Reach	Interactions	Link Clicks	Impressions
Facebook & Instagram	34,841	15,617	177	88	30,054
GoDaddy	1,206	N/A	N/A	28	N/A

# Beyond the classroom



Click on image to go to our  
Instagram



Click on image to go to ABC 30

The survey was completed by 9 participants over 8-sessions, covering nine key financial topics: the benefits of banking, budgeting strategies, building credit & debt management, consumer skills, insurance, healing from financial stress and trauma, smart investing, and co-parenting and finances.









*Thank you!*

Thank you for believing in our organization.  
Your contribution makes it possible for us  
to deliver top-notch financial education to  
the community.