

# KeyBank Financial Education Center



KeyBank Financial Education Center wants you to think about, and understand more about your money. These free financial education resources are designed to bring help and understanding to the complicated world of personal finances. We help with the knowledge that our customers can invest in themselves to achieve their financial goals.

## Get Smart about Money!

### 1. CHECK IT OUT

**Thursday July 7, 2016**

6:00 p.m. – 8:00 p.m.

- Learn the benefits of using a bank
- Types of bank fees
- Types of checking accounts
- Write checks and use ATM or Debit cards
- Balance your checking account

### 2. CREDIT SMART

**Saturday, July 9, 2016**

10:00 a.m. – 11:00 a.m.

- Learn basic credit terms and definitions
- Understand your credit rating and how it affects your interest rate
- How to maintain good credit
- The basics of a spending plan

### 3. TO YOUR CREDIT

**Saturday, July 9, 2016**

11:15 a.m. – 12:15 p.m.

- Participates must have their credit report prior to attending class. Get your free credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- How to correct errors on your credit report
- Recognize credit repair scams
- Set up a spending plan
- Recognize signs and dangers of predatory lending

### 4. TAKE CHARGE OF YOUR MONEY

**Thursday July 14, 2016**

6:00 p.m. – 7:00 p.m.

- Use credit wisely
- Set up a spending plan
- Recognize signs and dangers of predatory lending

### 5. KEEPING SCORE

**Saturday, July 16, 2016**

10:00 a.m. – 11:00 a.m.

- Discovers the importance of recordkeeping
- Know which records to keep and for how long
- Learn the best way to keep your own records

### 6. COUNT EVERY DOLLAR

**Saturday, July 16, 2016**

11:15 a.m. – 12:15 p.m.

- Recognize your spending habits and how they influence your budget
- Learn the importance of your fixed, flexible, and occasional expenses
- Plot out your expenses on a spending plan
- Learn how late payments affect you
- Develop a 12 month spending plan

### 7. SET YOUR FINANCIAL SIGHTS

**Saturday, July 23, 2016**

10:00 a.m. – 11:00 a.m.

- Learn what a financial goal is
- Know how to prioritize your financial goals
- Recognize if a particular goal is realistic
- Change your spending plan to meet your goals

### 8. CHARGE IT RIGHT

**Saturday, July 23, 2016**

11:15 a.m. – 12:15 p.m.

- Understand credit card basics
- Know the costs of using a credit card
- Potential problems with credit

Please join us in this unique opportunity to learn valuable information that can help you change your financial life.

# KeyBank

Call to schedule a class today! 216-370-5630



Financial Education Center • 11461 Buckeye Road, Cleveland, OH 44104 • [key.com/financialed](http://key.com/financialed)

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Investing for Vibrancy

# KeyBank Financial Education Center



**If you want to turn your dream into a business, you need to start with a Business Plan.**

## Business Plan Writing Classes

Are you thinking about turning your dream into a small business? Then you are going to need a good business plan. As part of our continuing commitment to small businesses and the community, KeyBank, in conjunction with Cleveland Neighborhood Progress, would like to help create your business plan. We offer a three-session workshop that introduces the purpose and structure of a business plan.

**Class 1 – Saturday, July 9, 2016** 10:00AM – 12:00PM

- Instruct on how to develop a formal business plan
- Understanding the purpose of the plan, and what to include in it

**Class 2 – Saturday, July 16, 2016** 10:00AM – 12:00PM

- Discuss financial statements that need to be included in the plan
- Covers balance sheet, income statement and cash flow statement
- Review of business activities and how to request for financing

**Class 3 – Saturday, July 23, 2016** 10:00AM – 12:00PM

- Market Analysis - industry research, sales strategy, swot analysis
- Marketing Strategy - marketing mix, marketing calendar, advertising budget

Courses are designed for small intimate groups with basic computer skills to offer the maximum amount of attention. Registration is free, and space is limited.

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