



ALTRA FINANCIAL
CENTS
COMMITMENT TO EDUCATE 'N TEACH STUDENTS



Altra
Federal Credit Union

Altra Federal Credit Union partners with area schools and educators to provide financial education that is both fun and informative. We understand that it can be difficult for schools to find money in their budgets for experienced speakers. That's why Altra Federal Credit Union provides great, engaging presentations free of charge! These presentations are designed to meet the state standards and are a great way to enhance financial education curriculum.

Take Advantage of Our Most Popular Curriculum-Enhancing Financial C.E.N.T.\$. Presentations:

Budgeting and Creating a Spending Plan

Helping students plant the seed for their future financial success. Students will learn the basics of starting a budget and learn how to use it effectively to be able to get the things they want in life. We also cover why students should pay themselves first and why it's best to start saving early.

Credit Matters

When should I get a credit card? What's a credit score and where does it come from? How do I build credit? This presentation is especially relevant helping students understand the answers to these questions and to help them learn how important it is to handle credit in a responsible manner.

The Real World

What does it cost to live independently? Do your students understand what it will take to live the lifestyle they envision? This hands-on presentation is a "reality check" for students as they are challenged to create a realistic budget for their future. We discuss a variety of expenses including the cost of housing, car payments, food, clothing entertainment, insurance and more.

Identity Theft

Identity Theft is one of the fastest growing crimes in America and we are committed to providing education to help people protect themselves and their identities from potential thieves. In this presentation we cover the many different ways scammers try to do to get personal or financial information, and what to be on the lookout for.

Check Yourself Before You Wreck Yourself

Experts say that a person should be comfortable with a checking account before they even think about getting a credit card. Students will learn more about the benefits of checking why it's important to not spend more than you have and to balance their bank accounts to avoid costly fees in the future.

The Psychology of Spending

Learn more about human behavior and emotions and how it relates to spending money. Find out why we make the decisions that we do and what to keep in mind when making purchases.

Auto Buying 101

When it comes to purchasing or leasing a vehicle, there's a lot to consider. We'll go over what you'll need to know before you're on the open road in your new ride.

Be Cool, Pay Less For School

Students will learn more about what is needed to prepare for college. Making a plan to save and what to know about filling out the Free Application for Federal Student Aid (FAFSA). We'll also discuss strategies to help make higher education more affordable.

Student Loan Repayment Strategies

When it comes to repaying Federal students loans, you have options. Learn about the different repayment plans and resources available to borrowers.

Didn't find a presentation above that fits with your curriculum? That's ok! We also customize presentations to meet your financial education needs. Contact us to work out a plan that will help students be more financially literate.

To schedule a C.E.N.T.\$. presentation or get more information, contact:

Tony Beyer
Financial Literacy Coordinator
608.779.3190
tjbeyer@altra.org

Elisa Gonzalez
Financial Literacy Coordinator
903.405.1013
egonzalez@altra.org