



MONEY BASICS 101

WITH A 30-60 MINUTE INTERACTIVE PROGRAM STUDENTS WILL UNDERSTAND:

WHAT DO STUDENTS KNOW ABOUT MONEY MANAGEMENT, CONSUMER DEBT AND STUDENT LOANS?

Today's educational curriculum is missing a vitally important component – the discussion about money.

Today's educational curriculum is more cutting edge than ever before, yet most students lack a class that teaches lifelong money skills. Chella Diaz says it's never too soon to learn how to create a spending plan, how to balance a checkbook and how to avoid the crippling debt that so many people find themselves in today. Mastering basic money understanding and skills will equip today's youth for independence and stability in managing expenses their parent's didn't contend with; cell phone bills, internet plans and car insurance.

“Many times young people see commercials about credit scores and payday loans, but they don't understand how those things work.”

Chella dispels the intimidating aura surrounding money and gives students an interactive, highly motivational and inspirational message that they can succeed in creating a positive relationship with money.

MONEY MANAGEMENT: How to create a spending plan – the impact of small purchases over time and specific steps to saving for large ticket items

THE BENEFITS OF A CREDIT UNION – lower fees, members ownership and how to join

CREDIT CARDS – the types of cards, such as paid and unpaid, how to comprehend the fine print in credit card agreements and the impact of a late payment on interest rates

STUDENT LOANS – understand the difference between subsidized and unsubsidized loans

CREDIT SCORES – understanding how credit score affects individual buying power in everything from car, student loans, furniture and housing

Chella's fascination with how the wealthy handled their money began at an early age. She was inspired to begin saving at the age of nine and by the age of 17 purchased her first car and her first house at the age of 23. With over 20 years in the banking and finance industry, Chella witnessed the struggles and misinformation many people had regarding a basic understanding of money management. Now Chella is passionate about equipping the next generation with skills that empower them to take control of their financial future.

