

# MONEY SMART WEEK: APRIL 10-17

We're proud to provide resources to help you reach your financial goals, like the FDIC's financial education program, Money Smart. Join us for free virtual courses during Money Smart Week!



## CREDIT REPORTS AND SCORES

MONDAY, APRIL 12 | 11 AM TO 12:30 PM

[Register Now](#)

This module helps participants understand, access, and improve their credit reports and scores.

### *This training:*

- Explains the importance of credit reports and scores.
- Discusses how credit history impacts access to credit, loans, housing, jobs, insurance, and other services.
- Explains how to get, review, and dispute errors in credit reports.
- Describes ways to build credit if no or little credit history exists.
- Explains how to repair, improve, and maintain credit.
- Explains how credit scores are calculated.
- Explains where to get help with credit reports and credit scores.

## SMALL BUSINESS - FINANCIAL MANAGEMENT

TUESDAY, APRIL 13 | 3 TO 4:30 PM

[Register Now](#)

This module provides an overview of business financial management and is designed to help participants understand how financial management can benefit their business.

### *This training:*

- Explains the concept of financial management and why it is important.
- Identifies financial management practices, rules, and tools that are commonly available to small businesses.
- Explains how these financial management practices, rules, and tools work.
- Explains financial management basics for small businesses.
- Explains the basics of startup financing.
- Explains the basics of financing for a growing business.
- Explains the basics of financing working capital.
- Explains the basics of financing fixed assets.

## PROTECTING YOUR IDENTITY AND OTHER ASSETS

WEDNESDAY, APRIL 14 | 11 AM TO 12:30 PM

[Register Now](#)

This module helps participants understand how to protect their identity and other assets.

### *This training:*

- Discusses what to do in the event of identity theft or fraud.
- Explains how insurance can help protect you from financial loss, and the importance of keeping good records.

## BUYING A HOME

THURSDAY, APRIL 15 | 3 TO 4:30 PM

[Register Now](#)

This module helps participants get ready to own a home, finance the purchase, and move forward with buying a home.

### *This training:*

- Identifies the steps in the homebuying process.
- Explains how to know if you are ready to buy a home.
- Identifies ways to estimate how much you can afford for housing.
- Describes home financing options and key costs.
- Explains how to get prequalified or preapproved for a mortgage.
- Discusses how to compare loan estimates.
- Explains the role of professionals who can help you purchase a home.
- Describes the process of making an offer, negotiating with the seller, and closing the purchase.
- Identifies where to get help if you're having trouble making mortgage payments.

## SMALL BUSINESS - BANKING SERVICES

FRIDAY, APRIL 16 | 11 AM TO 12:30 PM

[Register Now](#)

This module summarizes the financial and banking services available to small business owners. It is designed to help participants understand which banking products and services can benefit their business.

### *This training:*

- Identifies factors to consider when selecting a financial institution.
- Describes features, advantages, and risks associated with the financial services and products you may be considering for your business.
- Explains types of financing options and lenders.
- Identifies factors to consider when evaluating financing options.
- Describes ways to improve your chances of getting a loan, including building a strong personal and business credit history, keeping accurate business records, and understanding the five characteristics of credit.
- Explains how to recognize and avoid small business fraud, scams, and cybersecurity risks.



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