



# YOU AND YOUR MONEY

*... take control today!*

A large, decorative flourish that starts as a thick black line on the left, curves upwards and then downwards, ending in a thin, tapered tail with a stippled texture on the right side.

# Welcome!

Presenting today is:

- Heidi Knudson
  - Business Development Officer
  - You and Your Money Program Coordinator
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# Program Purpose

- You and Your Money has enhanced the economic understanding of the class attendees. They are more knowledgeable and therefore better equipped to save for retirement, protect their financial interests and be better consumers.

# Credit Unions' Collaborative Spirit



The project is unique because it took a cooperative spirit from all of the Credit Unions in the chapter to make it work.

We didn't look at the boundaries between us, but focused on the bigger picture, the need of our members.

# Midland Empire Chapter of Credit Unions



- Altana Federal Credit Union
- Big Sky Federal Credit Union
- Billings Federal Credit Union
- Homestead Federal Credit Union
- Montana Health Federal Credit Union
- Rimrock Credit Union
- SEG Federal Credit Union
- Sky Federal Credit Union
- Valley Federal Credit Union

\*Additional Assistance from the MCUCD office

# Program Details

- One facilitator representing all involved
- Running since July 2005
- Neutral facility
- Twice annually (Spring and Fall)
- FREE program
- Marketed to all Credit Union members
- FREE child care

# Many Hands...

- Development of the program
- Topic selection
- Speakers
- Day care providers
- Refreshments



# Topic Ideas

- Identity Theft
- Understanding Credit Reports
- Basic Financial Services
- Estate Planning
- Budgeting
- Predatory Lending
- Refinancing your home





# Incentive

Participants that attend all three nights in one session receive a \$50 Savings Bond.



# Program Costs

- Annually between \$1000-\$3000
  - Facility rental
  - Savings bonds
  - Appreciation gifts
  - Supplies

# Winners!

- 2007
  - Montana Credit Unions for Community Development Philosophy in Action Award
  - National Credit Union Association Dora Maxwell Social Responsibility Award



# FREE tools!

[www.whereyourgreengrows.org](http://www.whereyourgreengrows.org)

Checking Basics 101  
Savings Basics 101  
Managing Credit 101  
Building a Budget 101  
Home Buying 101  
Preventing Identity Theft 101



# Questions - Comments



Thank you for coming!!!

