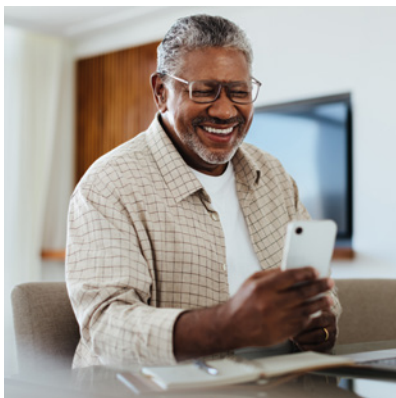


LEARNING CENTER



Explore and discover the best ways to master your financial future in our Learning Center!

Visit: [AHCU.co/LearningCenter](https://www.ahcu.co/learningcenter)





Each month, the **American Heritage Learning Center** offers educational webinars on a variety of topics with expert knowledge from industry professional presenters for our Workplace Partners, credit union members, and the local community. Topics range from basic budgeting skills to retirement options, as well as everything in between. Virtual sessions are offered at varying times and dates to accommodate scheduling.

Visit **AmericanHeritageCU.org/Events** to view upcoming webinars and to register.

We offer in-person seminars upon request. Let us know which topic you would like to cover.

INCOME FOR LIFE

(60 minutes)

You have retirement goals and plans for your financial future. But do you know what you should be doing differently to make real progress? Join us for this exclusive seminar as leading financial professional Travis Stanley dives deep into ways to build wealth and income for life. The seminar will include a live Q&A where you can get the answers to your income for life questions. Prioritize saving!

Participants will learn:

- ★ Sources of retirement income you can rely on
- ★ Retirement risks you face now
- ★ Income strategies you should consider
- ★ How you can use annuities to guarantee income for life

SOCIAL SECURITY AND YOUR RETIREMENT

(60 minutes)

Regardless of how close or far away retirement is, chances are you have questions and could use someone at your side to help lead the way — especially with how Social Security works. Start finding answers at our Social Security and Retirement seminar at no cost or obligation to you.

Participants will learn specifics about Social Security and will be helped to understand:

- ★ The rules for starting Social Security benefits
- ★ How spouses coordinate their benefits
- ★ Different things you can do to potentially increase your benefits
- ★ Where Social Security fits into your retirement plans

UNDERSTANDING MEDICARE

(60 minutes)

Medicare is a key part of planning your retirement journey. We're here to help you understand the basics so you can make your choice with confidence. Attending the Understanding Medicare seminar is a great first step in this process.

Participants will learn:

- ★ Key differences between Medicare parts A, B, C and D
- ★ Tips for choosing your coverage
- ★ How to enroll in Medicare
- ★ How to plan your retirement income with health care costs in mind

THE 3 TRANSITIONS TO RETIREMENT

(60 minutes)

Your exciting next chapter will start soon. Are you ready? You'll encounter financial, lifestyle and emotional milestones along the way — but you're not in this alone. We'll work together to help you feel confident about your path to retirement. A great first step in this journey is to attend this webinar.

Participants will learn:

- ★ How to more confidently address the financial, lifestyle and emotional transitions to retirement
- ★ Guarding against risks and manage the inevitable ones
- ★ Gauging when you're ready for retirement

INVESTMENT DIVERSIFICATION

(60 minutes)

Retirement savers face new challenges in today's volatile market. Traditional portfolio diversification may not grow your savings — causing you to face additional risks.

Participants will learn:

- ★ What traditional portfolio diversification is
- ★ How the investment landscape changes
- ★ How you can pursue your goals while mitigating risk
- ★ How new annuity options help you rethink diversification

ROLLOVER PLANNING

(60 minutes)

Changing jobs is a common experience for most U.S. workers. But, what's the right thing to do with your retirement savings plan account from a previous employer? Chances are you have questions and could use someone at your side to lead the way — especially in understanding how your decision can impact your long-term retirement savings.

We will help you get a better understanding of the different options available to you when you leave an employer and have an employer-based retirement savings plan account balance to consider, including:

- ★ Four major options for retirement plan balances when changing jobs
- ★ Pros and cons of each options
- ★ How a rollover works
- ★ And more

WOMEN AND INVESTING

(60 minutes)

There's no denying the facts: Women tend to live longer. As a woman, how do know if you have saved and invested enough for your retirement? Join the webinar for a candid conversation on the importance of building your own financial future through investing.

Take control of your financial future by learning how to become a successful lifelong investor:

- ★ Key investment principles every woman should know
Important opportunities like asset allocation
- ★ Understanding investor behavior
- ★ Differences between financial products like mutual funds and annuities

BASIC BANKING

(60 minutes)

This workshop explores how to begin a relationship with a reputable financial institution and use basic financial products. Participants will learn the benefits of opening and maintaining checking and savings accounts, as well as how to determine which type of financial institution best meets their needs.

PRIORITIES, SETTING GOALS, INCOME AND EXPENSES

(60 minutes)

To achieve long-term financial success, one must first identify the goals they want to achieve. Participants in this workshop will learn how to determine realistic financial goals and develop an action plan to accomplish these goals.

CREDIT REPORTS AND CREDIT SCORES

(60 minutes)

Establishing good credit goes far beyond simply being approved for a credit card or loan. This workshop will teach participants how credit can impact their daily life and the role that establishing and maintaining good credit can play in achieving their overall financial goals.

MANAGING CREDIT

(60 minutes)

Credit is an important part of a sound financial plan when it is managed responsibly. This workshop will teach participants when to use credit, how to identify and avoid predatory lenders, and how to compare credit cards for the best value.

MANAGING INCOME AND EXPENSES: GETTING FROM HERE TO THERE

(60 minutes)

To make the most of your money, you need to know where it is going. Through this workshop, participants will learn how to take control of their finances by tracking expenses and assessing spending habits.

BUILDING SAVINGS: READY FOR THE ROAD AHEAD

(60 minutes)

Without savings to cushion the blow, an unexpected expense can wreak havoc on a budget. This course will motivate participants to save and give them the tools they need to create and grow an emergency savings account, as well as develop a plan to meet their personal financial goals.



CREDIT REPORTS AND CREDIT SCORES: GETTING THE MOST MILEAGE FROM CREDIT

(60 minutes)

Building a positive credit history takes time, patience, and fiscal know-how. Participants in this workshop will learn how to build a healthy credit history, while confidently identifying and correcting potential reporting errors.

USING CREDIT WISELY: CURVES AHEAD

(60 minutes)

Credit can help you achieve your goals or be an obstruction to your success. This workshop will explain the true costs of using borrowed money, showing participants the best way to use credit as part of a sound financial plan.

KEEPING DEBT UNDER CONTROL: AVOID DETOURS

(60 minutes)

Debt doesn't have to be stressful. Participants will explore strategies to take control of their debt and prevent it from becoming a problem in the future. Specifically, participants will learn how to choose the best method to pay down debt, create a plan to get out of debt, and reestablish credit after a financial setback.

CREATING WEALTH: STOCKING UP FOR THE LONG HAUL

(60 minutes)

Achieving financial goals takes planning and commitment. This workshop provides an overview of investing principles and products that can help participants reach their goals sooner.

AVOIDING SCAMS AND IDENTITY THEFT

(60 minutes)

Identity theft can happen to anyone and the damage it causes can take years to undo. This workshop will teach participants about the most common scams and how to protect their identity, money, and credit history.

LET'S TALK: COUPLES AND MONEY

(60 minutes)

Learning how to make joint financial decisions is an important part of a successful relationship. This workshop teaches participants how to approach difficult money conversations with their partner, reach mutually agreeable conclusions, and make money matters a family affair.

PLANNING FOR THE HOLIDAYS

(60 minutes)

Holiday spending can quickly and easily get out of hand. This workshop will teach participants how to plan ahead and build an appropriate holiday budget in order to avoid unnecessary stress and more fully enjoy the festivities.

PREPARING FOR EMERGENCIES

(60 minutes)

Emergencies happen when we least expect them, but preparing your finances ahead of time can help mitigate the damage. This workshop is designed to help participants create a plan to handle unexpected situations and recover strong.

PUT YOUR DEBT ON A DIET

(60 minutes)

Committing to a healthier financial lifestyle takes discipline and hard work, but is very rewarding. Through this workshop, participants will learn how to cut spending and pay down debt quickly so that they can achieve greater financial stability and long-term success.

UNDERSTANDING MILITARY BENEFITS

(60 minutes)

With so many helpful benefits available to service members, a good understanding of what benefits you qualify for, and how to engage the correct resources to activate your benefits upon separation is important. In this workshop, participants will explore standard service connected benefits they may qualify for, and how to activate them.

UNDERSTANDING MONEY AND CREDIT

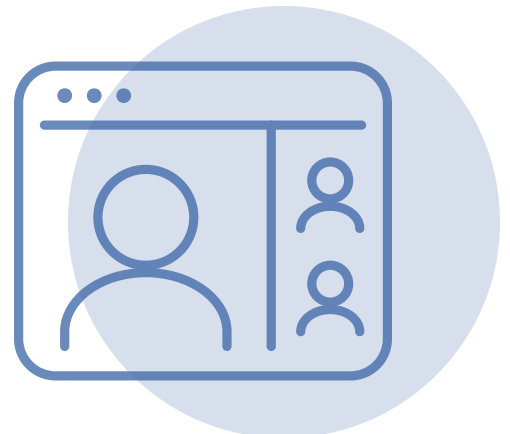
(60 minutes)

A solid financial foundation begins with understanding certain money and credit basics. The primary purpose of this workshop is to teach participants how to evaluate their current financial situation and create a plan that includes budgeting, saving, and using credit to achieve their long-term financial goals.

UNDERSTANDING THE UNITED STATES FINANCIAL SYSTEM

(60 minutes)

Throughout this workshop, participants will explore basic components of the United States financial system including financial institutions and products, banking requirements, credit and debt, money management strategies, and common savings vehicles.



WHEN INCOME DECREASES, BUT THE BILLS DON'T

(60 minutes)

An unexpected loss of income can be devastating. This workshop will teach participants strategies that may help them “stay afloat” in the face of a sudden decrease in income resulting from issues such as natural disaster, job loss, divorce, injury, or illness.

FAIR HOUSING

(60 minutes)

Whether you're looking to rent or buy, fair housing is an important topic. This workshop provides an overview of the major components of the Fair Housing Act including definitions, concepts, and examples related to discriminatory housing practices.

HOMEOWNER OPTIONS

(60 minutes)

When hardships arise, maintaining the financial responsibilities of owning a home may prove difficult or impossible. This workshop is designed to help struggling homeowners explore various options available to save their home from foreclosure and what to do if that is not possible.

HOME BUYER WORKSHOP

(8 hours)

Customizable to meet the needs and requirements of lender or government-sponsored pre-purchase programs, this comprehensive workshop takes participants through each step of the home buying process, and is designed to help prepare clients for successful long-term homeownership. Certificates of completion will be provided as appropriate.

HOMeward PATH

(2 hours and 30 minutes)

The “PATH” to successful homeownership includes preparedness, avoiding predatory lenders, tackling credit issues, and getting help when it is needed. Throughout this workshop, participants will explore different housing options and gain knowledge about the home buying process and related financial responsibilities.

BUSINESS CREDIT

(60 minutes)

Review personal credit versus business credit, discuss why business credit is important, analyze how business credit reporting differs from personal credit reporting, and discuss how to apply for and build business credit.

BUSINESS PLANS AND BUSINESS ENTITIES

(60 minutes)

In this workshop, participants will identify the major business entity types and discuss the pros and cons of each. Participants will also identify the major steps to forming a business entity and creating a business plan.

BUSINESS BUDGETING AND CASH FLOW

(60 minutes)

This workshop focuses on separating business and personal expenses and managing business cash flow through challenges and growth. Participants will also explore the difference between revenue and cash flow and identify steps to build a cash flow statement, project cash flow, and improve cash flow.

BUSINESS SAVINGS AND INSURANCE

(60 minutes)

Participants in this workshop will discuss creating business resilience through savings, tax-advantaged small business saving and investment vehicles, and various types of insurance a business may need.

BUSINESS RECORD KEEPING AND TAXES

(60 minutes)

Participants will discuss the importance of planning for taxes, basic types of business taxes, record keeping and tax software, and strategies for engaging business accounting and tax professionals.

FOR MORE DETAILS, CONTACT: Krystal Nunn

★ Financial Wellness Administrator

Cell: 267.472.0234

Email: KNunn@amhfcu.org





American Heritage supports community financial literacy programs, helping to market and host webinars for the public and providing valuable educational materials.

Our Money Management International financial literacy partner is a non-profit organization devoted to lifelong financial literacy. Don't let personal finance be a source of stress, make it the engine that drives all of your biggest goals such as college, homeownership, retirement and more! Every dream, big and small, gets a little easier to reach once you have your money under control.



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Financial wellness is at the heart of what we do at American Heritage. We've partnered with one of the best financial literacy programs on the market right now and brought it here to you!

Zogo is a gamified financial literacy app that rewards users for completing bite-sized educational modules. When users correctly answer the questions that follow each module, they earn points in the form of pineapples. These pineapples can be exchanged for gift cards to popular retailers such as Starbucks, Target, Amazon, and more!

Boost your personal financial literacy by creating a FREE account .

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Use Access Code AHCUC and Get Rewarded.
Visit: AHCUC.co/Zogo

TOOLS AND RESOURCES FOR FINANCIAL EDUCATION

American Heritage is here for you as your financial partner and we provide the educational resources you need to help guide you. We want to help you achieve more financially!

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FINANCIAL CALCULATORS



YOUTH ACTIVITIES



FREQUENTLY ASKED QUESTIONS

PLANNING FOR LIFE STAGES

No matter what stage of life you currently you are in or preparing for, there are many financial considerations that you should take along the way so you can keep your goals and budget on track.

Learn more about how to prepare financially for the following:

- ★ Getting Married
- ★ Starting a New Job
- ★ Owning a Home
- ★ Death of a Love One
- ★ Welcoming a Child
- ★ Buying a Car
- ★ Starting a Business
- ★ Saving for College
- ★ Buying a Home
- ★ Planning for Retirement

BLOG ARTICLES

Level-up your financial literacy by taking advantage of our free blog! Enjoy topics ranging from money lifestyle tips to fun local activities. Our blog features reading times, narration for those who would prefer to listen, and anchor links that allow you to go directly to sections that interest you.

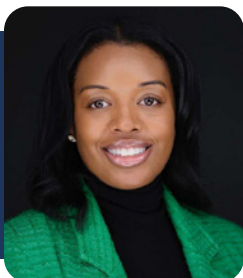
Choose articles from the following categories:

- ★ Credit
- ★ Holiday
- ★ Family
- ★ Business
- ★ Policy and Economy
- ★ Product Spotlight
- ★ Savings and Budgeting
- ★ Investment and Retirement
- ★ Home Equity
- ★ Education
- ★ Health and Wellness
- ★ Ask the Experts
- ★ Auto
- ★ Mortgage
- ★ Culture
- ★ Security
- ★ Tax Filing



THE PENNY PRESS

Get our bi-monthly newsletter delivered to your inbox! Our easy-to-read newsletter breaks down personal finances to help you with everyday money topics.



FOR FURTHER ASSISTANCE, CONTACT: Krystal Nunn

★ Financial Wellness Administrator

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