

CASE Credit Union Education Program

CASE Credit Union began as Capital Area School Employees credit union in 1936. CASE's Education Program partners with schools and organizations to provide free virtual and in person financial education lessons to students in grades K-12 and adults in our membership area. Each session is tailored to the needs of the participants through presentations, activities and games. All session materials, including worksheets, are provided. We can visit for 1 session or multiple sessions with presentation times of about 60 minutes, in person or virtual. Please email Sara Dove at sdove@casecu.org or call 517-393-7710 ext 1081 for more information.

Needs vs. Wants

Participants will dive into all of items and services we need to survive and how the things we want can impact our ability to purchase our needs. This presentation gets participants thinking about their every day purchases and how those can affect their overall budget and overspending in ways we don't need to! This also involves a movement activity where participants are up and moving around the room.

Savings vs Checking Accounts

Participants will learn all about what savings and checking accounts are. They will also learn about how to use a debit card and important safety measures to take while using one. Participants will also learn about checks and practice writing a check.

Saving and Budgeting

Participants will learn what a budget is and be provided a budget sheet to begin keeping track of their money. They will also learn many different ways to save money on things we buy every single day! Participants will also follow along with an activity where they build a budget and have to maneuver their budget through some of life's typical hardships.

Debit vs Credit Cards

Participants will learn all about what a debit and credit card is as well as the difference between the two. They will also learn the importance of reading their monthly statements and how to prevent opening their cards up to fraud. This session ends with a card sort activity where they have to decide if the person in the example is using a debit or credit card.

Your Emotional Response to Money

Participants will learn all about how society and our behavior affects how we make financial decisions. In this session, participants will complete a series of activities and have to reflect on the decisions they made. They will learn all about the effects that loss aversion, the endowment effect, and mental accounting have on our everyday financial choices.

Credit 101

Participants will learn all about what makes up their credit score and the important things to do to build credit. They will also learn the importance of choosing a credit card best fit for their needs to avoid fees and negatively affecting their credit score. Participants will do an activity where they roll a dice to create their credit card and decide if it is one they should open or not. They will also look at some credit reports and decide who of the three people should receive a loan.

Banks vs Credit Unions

Participants will learn the difference between a bank vs credit union as well as the different services they offer. Participants will also learn more about what CASE offers besides the usual services of a financial institution. Participants will learn how and what they need to open an account at financial institution. Participants will complete a card sort activity as well as role playing different services offered in a branch.

Other topics that can quickly be developed for your needs:

- 50/30/20 Rule
- Emergency Funds
- Buying a Home
- Paying for College
- Protect Your Online Accounts
- Get Out of Debt
- Scams Targeting Seniors

Any topic on our [CASE Banzai website](http://www.casecu.org) can be quickly developed into a 1 hour presentation

Financial Reality Fairs

For Middle School and Jr. High Students: CASE created a financial reality fair called "Money Masters" specifically for middle school students.

This in-person fair runs about an hour to an hour and a half and allows students to start applying financial concepts to everyday life. Students will spin the "wheel of reality" to determine their occupation and salary. From there they will discover what their family is like. All students must visit all 9 merchant booths, including locations for purchases such as housing and food, and work through a monthly budget. We ask that students complete a minimum of 2 classroom sessions taught by CASE before participating in Money Masters.

More about Money Masters can be found here:

<https://www.youtube.com/watch?v=OpZCSkceZ8Y>

For 9th grade students and older: Students may participate in "Financial Reality Fair" sponsored by the Michigan Credit Union Foundation (MCUF) which gives them a perspective of what life could be like in their future! Financial Reality Fair is an hour and a half, to 2 hour, real life simulation. This event puts students in a real-life adult scenarios that they have to work to sort out on their own. Students are given an occupation with a set income. Some have credit card debt and/or student loans. The students have to follow that scenario by setting a budget and visiting different merchant booths to purchase housing, transportation, food, household necessities, clothing, day care and other essential items. At each booth, students are faced with choices that range from basic to luxury, and the students have to decide what they can and can't afford. Merchants are in place to try to make big sales!! At the end students discuss problems they ran into, and what expenses they had, and what they learned from being an adult for a day. This fair is available to be held in person or virtually thru a phone app.