

## Financial Literacy...

... is lacking in our middle and high school classrooms. The ultimate loss are the problems that develop as young adults. The resultant credit issues and impact on economic growth is something that will create crisis issues in the near term unless we provide literacy educational elements for all 'at-risk' young people - both rich and poor.

AXIS Foundation, Inc., is a professional organization with an executive director that has experience supporting non-profit organizational development and growth. As a business improvement district leader and business strategist, the director was awarded the "Business Advocate of the Year" award through the San Diego Business Development Council. To support the receipt of this award we were:

- involved in a Gompers middle school project directed towards educating youth on life skills issues and about the relevance of education. Statistical facts in employment were provided.

- a part of developing the first annual literacy



There is an amazing sense of freedom that comes with an understanding of finance. Information available to everyone.

- A lecture on the importance of understanding the cost of living in communities around southern California and how the cost of living impacts lifestyle.

- Currently, AXIS Foundation, Inc. is focusing on raising funds for training in the arts, and is partnering with community agencies throughout 2010.

- A banking and finance seminar that educates & trains youth of all ages about the importance of budgeting, bank systems and saving.

- a part of partnerships that supported fund raising through financial institutions with the intended use of educating the community about life skills programs supporting growth and involvement.

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## Get IT!

High school dropouts earn considerably less than what is needed to survive in *(where do you live)* County. If you, or someone you know, have dropped out, there are other options to increase your earning power and potential for gaining wealth.

- Return to school to get your High School Diploma or GED.
- Enrolling in a Regional Occupational Program (ROP) course or in a university or community college.
- Financial literacy training.

We need your involvement as a financial coach or volunteer:

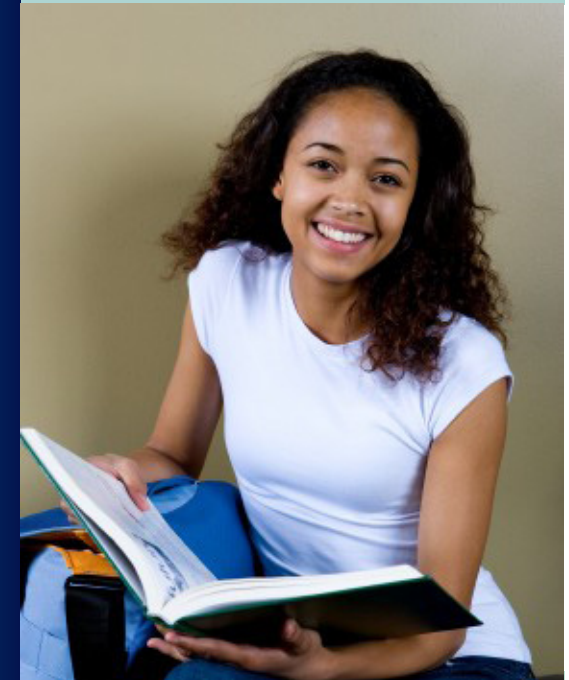
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AXIS Foundation, Inc.

# Financial

Literacy  
Training  
Business  
Success

Get involved with a national initiative - financial literacy



AXIS  
Foundation, Inc.  
A Public Benefit Corporation

# Budget and Finance Seminar

## Outline

**AXIS Foundation, Inc.**



**Financial flexibility - understanding is key!**

When you understand how money works, you will understand risk and reward. We challenge you to save, and understand the "rule of 72".

### Seminar - day 1

1. Budgeting 101
2. Cost of living (where you live – handout – San Diego Workforce Partnership)
  - a. What do I need to make to live in...?
  - b. How much education do I need?
  - c. How much can I expect to make?
  - d. What do I want to be when I grow up?
  - e. How can I find a career that interests me?

### Seminar - day 2

Seminar – day 2:

1. How & what to budget
  - a. Develop a budget document

### Seminar - day 3

1. What about the bank – your bank
2. Saving versus investing
  - a. Why save and invest?
    - b. What is "Compound Interest"?
      - i. Illustration using basic math
      - ii. Rule of 72
      - iii. Illustrating using pizza
      - iv. Other possible illustrations
    - c. How can I save and invest
      - i. Savings accounts
      - ii. Insured bank money market accounts

- iii. Certificates of Deposit
- iv. Stocks
- v. Bonds
- vi. Mutual funds
- d. KEY TOPIC – Risk and Return
  - i. Savings, Insured MMA and CDs
  - ii. Stocks
  - iii. Bonds
- e. Diversification
- f. Credit Management
  - i. Put away the plastic
  - ii. Know who you owe
  - iii. Pay off cards with highest rate
- g. Achieving Financial Security
  - i. Make a plan
  - ii. Understand trade-offs and opportunity cost in mind
  - iii. Save and invest for the long term
  - iv. Investigate before you invest
- h. Avoid the costs of delay

### Seminar - day 4

1. Four reasons you should balance your checkbook monthly
  - a. Method of verification – your info matches the banks records
  - b. Banks process thousands of transactions accurately, but mistakes can happen
    - i. You only have 60 days to resolve
  - c. What if YOU make a mistake
  - d. If there is a problem...
2. Balancing your checkbook
  - a. How – steps

### Collaboration:

Education provides access to other opportunities. Come and see the opportunities that could come from your attendance at a short 4-session seminar!

### Reward

Call to find out more about the possible return on investment of attendance.

See you at the seminar!