



CELEBRATING OUR
**eliminating racism
empowering women**
ywca
Metropolitan Phoenix



Financial Education Programs

602-258-0990

2999 N. 44th Street, Suite 250
Phoenix, AZ 85018

OWN IT PROGRAMS

Own It is a FREE four-week program that will give you the tools you need to own your financial future.

Topics include: Saving for the future, Budgeting, Using credit wisely and Managing a bank account.
Classes are available in both English and Spanish.

HOME OWNERSHIP 101

Home Ownership 101 will teach you everything you need to know about buying the home you've always dreamed of. Starting the search for your home, Leasing and Purchasing, How much can you afford? Types of Financing, Building your "dream" team. Free two hour class available in English and Spanish.

INSURANCE 101

Insurance 101 will teach you everything you need to know about insurance and how to protect yourself. Whether it is for a Car, Home, Health or Life, Everyone needs Insurance.
Free two hour class available in English and Spanish.

WORK\$MART

Created for working women, Work Smart is an interactive workshop that teaches you to evaluate, negotiate, and articulate your worth confidently in the job market.

The Arizona YWCA Metropolitan Phoenix is dedicated to eliminating racism, empowering women and promoting peace, justice and dignity for all.

JOIN OUR MISSION...

Join Us to Help Eliminate Racism and Empower Women.

BECOME A MEMBER.

Learn more at www.ywcaAZ.org

www.ywcaAZ.org

2999 N. 44th St, Ste 250
Phoenix, AZ 85018

602.258.0990

TTY/TDD Accessibility icons for TTY and TDD.



CELEBRATING OUR
**eliminating racism
empowering women**
ywca
Metropolitan Phoenix



Salary Negotiation **AAUW Work Smart**

602-258-0990

2999 N. 44th Street, Suite 250
Phoenix, AZ 85018

AAUW WORK SMART - SALARY NEGOTIATION

AAUW Work Smart - Salary Negotiation teaches women how to determine their market worth based on their skills, experience, performance, qualifications, and responsibilities on the job.

Women also learn the tools of persuasion and business strategies that will lead them to success in negotiating to be paid what they are worth for the rest of their working lives. Negotiation ensures that women are putting a fair price on their work and sets a benchmark for future salary increases. By negotiating fair and equitable salaries, women are better positioned to pay off student loans and save for retirement, which adds up to greater economic security. This class is approximately two and half hours long.

**For more information, visit www.ywcaAZ.org or contact:
Natasha Lopez-Rodriguez - 602-258-0990 x 15**

For information in Spanish please call 602.258.0990; Para informacion en Espanol llame al 602.258.0990

The Arizona YWCA Metropolitan Phoenix is dedicated to eliminating racism, empowering women and promoting peace, justice and dignity for all.

JOIN OUR MISSION...

Join Us to Help Eliminate Racism and Empower Women.

BECOME A MEMBER.

Learn more at www.ywcaAZ.org

www.ywcaAZ.org

2999 N. 44th St, Ste 250
Phoenix, AZ 85018

602.258.0990

TTY/TDD Accessibility icons for TTY and TDD.



CELEBRATING OUR
**eliminating racism
empowering women**
ywca
Metropolitan Phoenix



LEARN TO MANAGE YOUR MONEY.

Breakdown of curriculum for adults:

Week 1: Dreams, Values and Goals

SESSION OBJECTIVES:

- Discuss students' dreams and visions for life
- Understand the relationship among dreams, values and goals
- Write SMART goals based on students' values
- Introduce the concept of tracking expenses and go over tracking expenses worksheets

Week 2: Obstacles, Communication, and Saving

SESSION OBJECTIVES:

- Understand how to anticipate and overcome obstacles to reaching your SMART goals
- Identify ways you can find money to save
- Begin identifying your spending leaks
- Discuss the Earned Income Tax Credit (EITC)
- Use effective strategies when communicating about money
- Differentiate between needs and wants
- Use effective strategies when communicating about money
- Discuss the Earned Income Tax Credit (EITC)

Week 3: Net worth, Spending Plan, and Record Keeping

SESSION OBJECTIVES:

- Understand the difference between assets and liabilities
- Understand how to create your own "spending plan" and record keeping system
- Understand the term "net worth"
- Read a paycheck and understand what the deductions are for
- Understand how to create a record keeping system and the benefits of doing so

Week 4: Understanding Credit, Financial Institutions

SESSION OBJECTIVES:

- Understand what credit options are available
- Read a credit report and understand the information within
- Understand what services financial institutions offer
- Understand how and why credit scores are used
- Understand how to dispute an entry on a credit report
- Understand ways to repair or build credit and maintain good credit

**For more information, visit www.ywcaAZ.org or contact:
Natasha Lopez-Rodriguez - 602-258-0990 x 15**

For information in Spanish please call 602.258.0990; Para informacion en Espanol llame al 602.258.0990

The Arizona YWCA Metropolitan Phoenix is dedicated to eliminating racism, empowering women and promoting peace, justice and dignity for all.

JOIN OUR MISSION...

Join Us to Help Eliminate Racism and Empower Women.

BECOME A MEMBER.

Learn more at www.ywcaAZ.org

www.ywcaAZ.org

2999 N. 44th St, Ste 250
Phoenix, AZ 85018

602.258.0990

TTY/TDD Accessibility icons for TTY and TDD.



eliminating racism
empowering women
ywca
Metropolitan Phoenix



Own-it Financial Education Program Overview

YWCA Metropolitan Phoenix seeks to advance its mission of empowering women and eliminating racism by fostering proactive educational programs and community collaborations focused on creating positive systemic change addressing financial equality for women and families.

Own It Financial Education is a four-week program that provides its students with the knowledge and tools they need to become financially stable and independent. We offer our Adult curriculum classes in both English and Spanish, and we have a teens program. All classes are offered at no cost and are taught by YW volunteers, all of whom are financial professionals.

Our curriculum teaches students how to:

- Use credit wisely
- Invest for the future
- Manage a bank account
- Increase savings
- Reduce debt

Measuring tools:

Own It will track and measure the demographic information of the women who participate in the program through a questionnaire. Additionally, Own It will report outcomes via exit evaluations at the end of each class and our Case Manager/Financial Coach will follow up with graduates of the program 2-4 months after class graduation.

YWCA is one of 16 nonprofits participating in the United Way's Financial Stability Partnership. The purpose of the FSP partnership is to create a shared performance measurement system. With this system, nonprofits will share the infrastructure for measuring their impact and leveraging these data for program development, fundraising and measurement of social return on investment.

**For more information, visit www.ywcaAZ.org or contact:
Natasha Lopez-Rodriguez - 602-258-0990 x 15**

The Arizona YWCA Metropolitan Phoenix is dedicated to eliminating racism, empowering women and promoting peace, justice and dignity for all.

JOIN OUR MISSION...

Join Us to Help Eliminate Racism and Empower Women.

BECOME A MEMBER.

Learn more at www.ywcaAZ.org

www.ywcaAZ.org

2999 N. 44th St, Ste 250
Phoenix, AZ 85018

602.258.0990

TTY/TDD Accessibility icons for TTY and TDD services.