

# Personal Financial Management

In California, where one and one half million families filed for bankruptcy last year and real estate foreclosures are at an all time high, the need for quality financial management is apparent. The teen-age years are the optimum time for young people to learn and practice consumer and personal financial management skills. During the workshop teachers will have the opportunity to focus on projects and activities that provide students with the opportunity to develop and analyze responsible consumer practices. Strategies, resources and materials will be presented that will address the standards and focus on personal financial literacy.

## Highlights

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- Examining the effects of changes in the economy on consumer practices
- Understanding the influence of mass media, culture and society on consumer decision making
- Using credit cards and debit cards effectively
- Preventing identity theft
- Developing appropriate instructional materials for middle school and high school students
- Developing FHA-HERO leadership and career skills through Recognition Events

## Workshop Dates and Locations

March 9, 2010	Courtyard by Marriott Long Beach
March 17, 2010	Hawthorne Suites Sacramento

**Registration Due:** 3 weeks before each workshop

**Registration Fee:** \$190.00 (Includes coffee/tea on arrival, lunch and materials)

**Workshop Hours:** 8:00 a.m. - 4:30 p.m.