



Ujamaanomics 2.0 Cultural Financial Literacy

Instructor and Class Information:

Instructor Name: Kimberly Helm, MA, MBA, AFC

Email: kimberly_helm@ujamaaplace.org

Mobile Phone: 651-592-3370

Instructor Office Hours: 6:00 PM - 8:00 PM Wednesday or by appointment

Instructor Information:

Professional Background:

Content Marketing Account Manager, Thrivent Financial (Current)

Financial Advisor, Ameriprise Financial (Franchise owner) with organization 12 years

Education:

Concordia University, MBA 2012

Concordia University, MA Organizational Management, 2009

University of Wisconsin at Madison, BS Consumer Sciences with a Concentration in Personal Finance, 1995

Certification:

Accredited Financial Counselor, 2015

Start Date: Thursday, September 6, 2018

End Date: Thursday, November 8, 2018

Meeting Times: 5:30 PM - 7:30 PM Thursday

Meeting Location: Ujamaa Place classroom

Course Information:

Course Title: Cultural Financial Literacy

Course Description:

This course focuses on the needs of Black men who are re-entering American society. From this course, you gain financial literacy by learning skills and recognizing traps that can derail you from effectively managing your money. More specifically, you will learn the following:



- To gain an understanding of responsible personal financial management
- Obtain skills to apply when managing your finances
- Why financial management understanding is important
- Building personal empowerment and confidence for financial responsibility and freedom

While some of the content the men might already be familiar with, they will learn useful ways to build, or rebuild, their pocketbook to gain financial security. To facilitate this, the men will fill out an assessment quiz (pre-test) so that delivery is germane to the audience.

Total Hours: 20

Prerequisite:

1. Participant must be employed
2. Participant must have taken the Financial Literacy Assessment

Attendance requirements:

This is a ten-week course and every session is important. Participants must sign in and attend each session in order to complete the course and receive a certificate of completion.

Core Abilities:

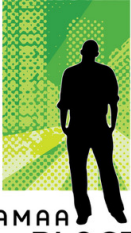
1. Communicate effectively using reading, writing, speaking, and listening skills.
2. Interact with others in groups or teams in ways that contribute to effective working relationships.
3. Use critical and creative thinking to solve problems, resolve conflicts, make decisions, and complete tasks.

Program Outcomes:

1. Demonstrate critical thinking skills
2. Communicate clearly
3. Examine the consequences of failing to adhere to presented financial principles
4. Apply ethical and professional behaviors
5. Demonstrate leadership skills to manage processes
6. Solve problems individually and in team environment
7. Complete the process of identifying, gathering, measuring, summarizing, and analyzing financial data

Course Competencies:

1. Ability to manage checking and savings accounts



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2. Decipher the difference between a need and a want
3. Upon completion of this course, participant will have the ability to make decisions that will affect their personal financial situation appropriately

Class Schedule:

Week 1: Welcome

Introductions & Introduction to course
Review Syllabus
Cultural Financial History

Week 2: Personal Finance – Money Matters:

Topics:

Paycheck
Budgeting
Saving/Spending
Net Worth, Cash Flow
Goals

Week 3: Personal Finance – Bank On It:

Topics:

Checking/Savings
Types of Financial Institutions (Banks, Credit Unions)
Hiway Federal Credit Union

Week 4: Personal Finance – To Your Credit:

Topics:

Define credit, why is it important?
Credit reports
Develop, repair or maintain credit
Identity theft

Week 5: Personal Finance – Borrowing Basics:

Topics:

Types of loans
Secured vs unsecured
Rent to own services
Rent vs buy



Week 6: Personal Finance – Benefits:

Topics:

Where does your money go?
Paystubs, withholdings, social security

Week 7: Personal Finance – Keep it Safe:

Topics:

Knowing your legal rights to protect your money
Insurance

Week 8: Personal Finance – Legacy:

Topics:

Estate Planning
Tax triangle
Charitable giving

Week 9: Personal Finance – Pay Yourself First:

Topics:

Risk tolerance
Investments
Retirement

Week 10: Personal Finance – Your Plan Presentation:

Topics:

Class overview
Final Presentations – How are you going to apply what
you’ve learned to your personal financial situation?

I understand that I am required to attend all 10-weeks of the “Cultural Financial Literary coursework and assessments outlined herein to receive a certificate of completion.

Participant Name: _____

Participant Signature: _____

Date signed: _____