



## FREE Young Adults Financial Literacy Seminar

**Young adults today face complex challenges that are different from the past. Many feel like this: *"It's too hard! It's never going to happen! This mountain is too difficult and too steep to climb. We'll never get out of debt and never own our own home."***

Finances in today's world are very intimidating and exasperating for many young adults, who can easily feel that the classic "American Dream" is a fantasy and a relic from the past. **Not true!**



You CAN pursue building a career, buying a home, traveling, growing a new family and living a life that you desire. However, you need to apply strategies that help you to make methodical, tangible steps forward and build an inventory of skills and wisdom that's transferable to emerging jobs in a turbulent economy.

It's going to take Financial Literacy to get there. That's where this Take Charge "Getting Started" Young Adults Seminar comes in! It's like plugging into a fire hydrant of sound, practical advice... with action steps and local resources to help with implementation.

The back page of this flyer gives you a preview of what this unique, comprehensive seminar will cover. If you would like to register or bring this seminar to your community, please contact us today!

**Increasing the financial and health literacy of multiple generations of people in minority and underserved communities across the USA.**

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# “Getting Started” Young Adults Seminar Overview

**For young adults starting jobs and homes, the pursuit of stuff and travel experiences is important; but they should also be building an inventory of skills and wisdom transferable to the jobs emerging in a turbulent economy.**

These seminars introduce individuals and families getting started in their work lives to seven strategies and concepts that will enable them to take charge of their financial affairs that this critical stage of life:

Adults Getting Started Strategies and Concepts	Description	Professional Area of Expertise
<b>Income Planning Road Map</b>	Actions, strategies and discussions that individuals and families getting started should take as their incomes increase	Financial advisor
<b>Balance Sheet, Ratio and Financial Goals report</b>	Materials helping new households understand their financial situation when setting goals and before borrowing money longer term	Financial advisor Banker
<b>Foundational Issues checklist</b>  Health care power of attorney Health Insurance Life Insurance Disability insurance Emergency fund Will	This section lists the critical documents, plans and insurances new households should have in place as a foundation, before pursuing other financial goals	Attorney Financial advisor Insurance professional
<b>Credit score and loan management</b>	Assuming most households will have debt by this time, how well debt is managed during the early adult years will either limit or increase the financial options of the household during the middle years	Financial advisor Banker
<b>Written budget and communication</b>	Particularly during inflationary times, budgets are powerful tools for organizing spending and executing a plan for managing the household on a limited budget; for a married couple this is the tool for joint action and mutual accountability	Financial advisor
<b>Insurances and practices</b>  Auto insurance Home owner or renter’s insurance Checking oil, transmission, brakes and lights on car Water heaters and roofs for the home	Insurance and maintenance on physical property are critical to a sound financial plan; insurance covers sizable expenses that occur unexpectedly, which routine maintenance keeps regular wear and tear from turning into high cost expenses	Property and casualty agent Auto mechanic Home repair contractor
<b>Savings and Investments</b>  Savings for a goal Investments Retirement	The young adult years are the time to put in place the savings habit. There are multiple reasons to save and invest.	Financial advisor

**To register or bring this enormously helpful seminar to your community, visit [TakeCharge.foundation](https://TakeCharge.foundation) today!**