



FREE Teens & Parents Financial Literacy Seminar

“Overwhelmed” is an expression that teens often use to describe their perspective on finances.

“I have no idea where to start. A college education looks out of reach. A good-paying job seems out of reach.

A decent apartment or house seems out of reach. The world of finance in general seems so out of control.

I don’t know how and where to begin, and I don’t know if I can do it.”

Many parents do not deliberately teach their teens about financial literacy. Why?

- Some parents prefer to insulate or shield their teens from the financial side of life so they can enjoy their teenage years free of financial worries or pressures.
- Some parents don’t want to share their finances with their teens; instead, they intentionally keep family finances a “secret.”
- Some parents don’t know how to equip their teens for financial literacy because they consider themselves inadequate, unqualified or financially weak themselves.
- Some parents take a hands-off approach, trusting and delegating their teens’ financial education to school staff and curricula.



All of these perspectives are inherently unconstructive and potentially destructive. Finances are a reality of life, so if teens and parents want to deal with them successfully and effectively now and in the future, they need to *“put it all on the table.”*

And that’s *exactly* where the Take Charge Teens & Parents 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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Teens & Parents Seminar Overview

For teens seeking college, these seminars help teens and their parents take charge of their finances when paying for college.

Teens and their parents face a tremendous challenge paying for post-high school education. Many families pay for at least four years of college, borrowing if they do not have the money up front. As a result, student loans burden the finances of millions of Americans who could be in better situations if they had planned effectively.

These seminars introduce students to seven strategies and concepts that will enable them to take charge of their financial affairs at this critical stage of life:

Teens and Their Parents Strategies and Concepts	Description	Professional Area of Expertise
College Planning Road Map	Actions, strategies and discussions that teens and parents should have at each grade level starting from the 10 th grade through the college years	College planning experts
Parent’s balance Sheet	Materials helping parents understand their financial situation before agreeing to pay for college directly or borrow money longer term	Financial advisor Banker
Parent Award letter and budget workbook	Analysis document helps parents to analyze the College financial aid award letter and determine whether the financial commitment to the school will fit into the family budget	Financial advisor College planning expert
Student projected balance sheet	This balance sheet template helps students understand their future financial situation; they should use it before agreeing to pay for college directly or borrow money longer term	Financial advisor Banker
Student Award letter and budget workbook	This analysis document helps students to analyze the College financial aid award letter and determine whether the financial commitment to the school will fit into the student’s future budget	Financial advisor College planning expert
Introduction to ratios for future of teen	Teens will need to regularly review key ratios before selecting a college and keep track these ratios when making decisions with financial implications during their college years. For example, income-based ratios such as future-income to-debts will be particularly important.	
Introduction to ratios for parents’ current situation	Parents will need to regularly review key ratios before their child selects a college and keep track these ratios when making decisions with financial implications during their child’s college years. For example, ratios such as student-loan debt-payments as a percentage of total-student-loan-debt-outstanding will be particularly important.	

To register or bring this enormously helpful seminar to your community, visit TakeCharge.foundation today!