

What is the Oklahoma Cooperative Extension Program?

Oklahoma Cooperative Extension Service (OCES) is a cooperative effort between county, state, and federal governments to provide research-based educational programming through Oklahoma State University to the citizens of the state of Oklahoma. Four areas are represented in OCES: Agriculture, Family and Consumer Science, 4-H/Youth Development, and Rural Development. Educational programs are provided by Extension educators to residents of their county in these areas. There are 76 county OCES offices located throughout Oklahoma.



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Financial Education: Making Sense of Money Management



A Course for Checking Account Management

A program designed for District #6
District Attorney Bret Burns



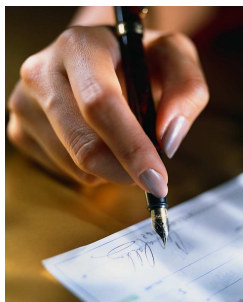
Ranel Lasley, Extension Educator
Family & Consumer Science/4-H Youth Development

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What is Financial Education?

The purpose of the class is to provide opportunities to improve financial management skills and to gain knowledge about financial opportunities for individuals and families. The goal is improve financial management skills (maintaining and balancing a checking account and maintaining a household budget) and for individuals to gain confidence in managing finances for their families and themselves.

The program will provide information about establishing financial goals, tracking expenses, savings, banking services, balancing checking accounts, and financial resources. The four-hour class will feature classroom lectures, interactive lessons, and guest speakers. Once a participant has completed this course, a certificate of completion will be issued.



Course Schedule

Balancing Your Checking Account

- The Checking Account Register
- Reconciling Monthly Statement
- Banking Services

Pennies Make Dollars

- Pay Yourself First
- Time Value of Money
- Savings and Asset Management

Financial Goal Setting

- SMART Goals
- Money Management Check List
- Goals You Want to Achieve
- Attitudes About Money

Building a Financial Plan

- Identifying Sources of Income
- Ways to Track Expenses
- Developing a Reserve Account
- The Importance of an Emergency Account

Understanding Credit

- Issues and Limitations of Credit
- Rebuilding Credit
- Power Pay

How Do I Register for the Class?

The next class is scheduled for:
Thursday, February 7, 2008

To enroll:
Contact the Caddo County OSU Cooperative Extension Service at
(405) 247-3376.

The class is scheduled from
1:00 p.m. until 5:30 p.m. at the
Baldwin Building on the Caddo County Fairgrounds.

There is a \$10 registration fee which is non-refundable. Please pay with cash or money order. The money order should be payable to: **Caddo County OSU Extension Service.**

Registration deadline is:
Thursday, February 5th, by Noon.

To qualify for the certificate of completion, participants are required to meet for the entire class period or until the class is dismissed. No exceptions.