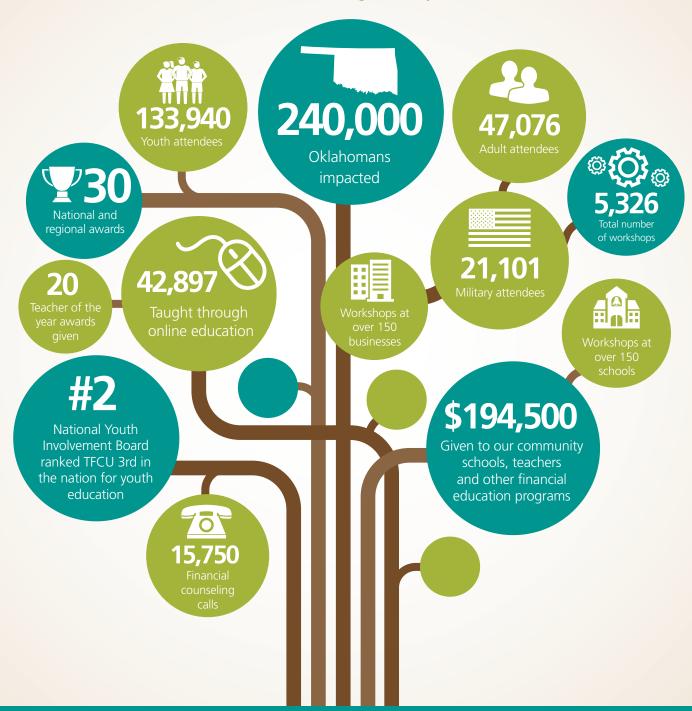
TFCU: Growing Oklahoma's Future

Since 2008, over 211,000 Oklahomans have trusted Tinker Federal Credit Union to deliver an education program that empowers them to make smart, life-long money choices.



GRASS ROOTS FINANCIAL EDUCATION





CORE 4: Psychology of Money

Each person has a money personality that influences their spending and saving decisions. Learn how to recognize negative financial habits and attitudes and change them into productive ones.



CORE 4: Making the Most of Your Money

Identify goals, learn how to design realistic spending and savings plans, and discover some options available for getting out of debt.



CORE 4: Being Wise About Credit

How is credit scored? Why does my credit matter? Learn what steps to take for obtaining credit, using it wisely and the impact money management has on your future credit standing.



CORE 4: On the Road to Saving & Investing

Find out what tools are available for saving and investing, and what combinations of investments are best suited for your individual needs.



College Financing for Parents

Rising college tuition costs continue to outpace inflation. However, through a combination of long-term savings and an understanding of financial aid opportunities, learn how to make continuing education for your kids — or yourself — a reality.



Identity Theft

Security breaches and scams are evergrowing and will continue as technology advances. Protect yourself by learning common identity theft practices, tools for preventing identity theft and specific steps for victims of these kinds of crimes to take in order to minimize damage.



Car Buying

Many decisions go into purchasing a car. Should you buy new or used? Should you buy or lease? Is zero percent financing or taking the rebate better? Learn how to make the best car shopping and financing decisions based on your particular financial situation, credit rating and goals.



Breezing Through The Holidays

Enjoy the holidays instead of stressing about them. Learn how to set a holiday budget and stick to it, how to avoid the year-end credit crunch and what to do now to avoid getting into debt in the future.



Credit Card Makeover

Most consumers use credit regularly – in some cases, perhaps too regularly. While credit can be a great financial tool, if it is used unwisely, it can be disastrous. Examine the wisest uses of credit, warning signs of credit trouble and the options available for getting out of debt and reconstructing existing credit to its greatest advantage.



Money Smart Resolutions

The beginning of the year is a great time to set smart financial goals. This workshop shows you how to use your net worth, emergency savings, consumer debt and 401K contributions as a benchmark, so you can set realistic goals and measure your progress in these areas throughout the year.