



## KEY TO CHANGE

### Gain financial freedom through Goodwill's Financial Literacy program:

- Do you have no credit or bad credit?
- Do you want to set a monthly budget or start a savings plan?
  - Are you ready to set up a checking or savings account?

Key to Change is a 12-hour financial literacy course designed to provide the skills you need to make sound financial decisions for you and your family.

Next class dates are:

#### Choose from two sessions:

**Morning session:** 10am - 12:30pm, **Evening session:** 5pm - 7:30pm  
At Goodwill Milgard Work Opportunity Center - 714 S. 27th St, Tacoma

#### To register:

contact Norman Brickhouse - 253-573-6832 or [normanb@goodwillwa.org](mailto:normanb@goodwillwa.org)  
Registration is required - seating is limited

## Session Descriptions:

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- **Banking Basics**

Learn about the different types of bank accounts, bank transactions, ATMs and how to overcome past banking problems. Also, how to organize your finances and protect yourself from identity theft.

- **Goal Setting**

Identifying your goals is the first step to financial planning and making your dreams a reality. Discover why you spend money the way you do.

- **Create a Spending Plan**

Identify your expense-to-income ratio, create your spending plan, and answer the question: What's in it for me?

- **Credit & Borrowing Money**

Increase your credit IQ. Find out about credit cards, interest rates and the benefits of good credit and tips on negotiating with creditors. Learn more about home ownership and how to avoid predatory lending.

- **Insurance Planning**

Everything you need to know about insurance "language," getting the best deal, and factors that affect rates.

- **Investing in Yourself**

Learn about savings, retirement accounts and investing 101.

## Upon course completion, each participant will receive:

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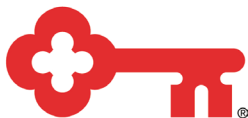
- Graduation certificate
- Financial knowledge to begin gaining your financial freedom
- Option to meet one-on-one with a Goodwill Financial coach to discuss your financial goals, plus a free credit report

## Are you a Tacoma Public Utilities customer?

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You may qualify for **bill pay assistance** by attending Goodwill's Key to Change program. For more information visit [www.mytpu.org](http://www.mytpu.org).

# KeyBank



Key to change is provided at no cost thanks to a grant from Key Bank.