



## ARE YOU READY TO TAKE CONTROL OF YOUR FINANCIAL SITUATION?

### About Personal Finances

Are your personal finances where you'd like them to be? If you're experiencing mounting credit card debt, school loans, bad credit or even job loss, Goodwill's Personal Finances program can help you gain the skills to obtain financial freedom and build a more stable future.

### For more information

To register for the virtual program  
> Text: "FOC register" to: 56512

To learn more contact: [foc@goodwillwa.org](mailto:foc@goodwillwa.org)

### NEW - Goodwill Connect

Now you can connect to Goodwill virtually through our Digital Work Opportunity Center (DWOC). Take classes to learn the skills needed for employment, learn tips for getting hired or get assistance with managing your personal finances. Goodwill Connect is accessible anytime - anywhere, all you need is an internet-connected device. Connect with Goodwill and start your career journey today.

### Topics Covered

- **Goal setting** is an important part of success, whether you are aspiring to reach objectives at school, at work, or in your personal life.
- **Creating a budget or spending plan** is a valuable planning tool that helps you keep track of how you spend your money.
- **Increase your credit IQ.** Find out about credit cards, interest rates and the benefits of good credit and tips on negotiating with creditors. Find out how to obtain, read and increase your credit score.
- **Learn your debt to income ratio and how you can overcome it.** Find out about credit consolidation and bankruptcy options that may or may not be for you.
- **Banking basics.** Learn about the different types of bank accounts, bank transactions, ATMs and how to overcome past banking problems.
- **Invest in yourself.** Learn about savings, retirement accounts, investing options and how to avoid investment scams!
- **Comparative shopping tips,** sales tax expertise, and how to be a savvy online shopper! What to look for when buying a car, finding a home to rent or buy.

#### Are you a Tacoma Public Utilities customer?

Customers enrolled in one of the two TPU Utility Assistance Programs can receive a one-time credit of \$80 on their TPU bill by completing the Personal Finances course.