

BVSCU Educational Seminars

Brazos Valley Schools Credit Union actively works to increase financial education within our communities by offering educational seminars and activities. It is never too early to begin learning and practicing good financial habits.

STUDENT PRESENTATIONS

1. **Kindergarten - 2nd Grade** covers the basics of understanding money, earning money, and wants versus needs.
2. **3rd – 5th Grade** discusses ways to earn money, income and expenses, as well as budgeting.
3. **6th – 8th Grade** introduces students to budgeting, credit, and borrowing.
4. **High School** discusses credit scores, cyber-security, how to protect your identity, types of accounts
5. **BVSCU Reality Fair (5th Grade- High School)** is designed to allow students to catch a glimpse of what life after high school is like. Students are given an occupation and salary and must make choices of transportation, living, personal care expenses, to name a few, all while staying within their budget. Our reality fair teaches students that essential items needed to survive are not always cheap and maintaining a budget to cover all of life's expenses is important.

ADULT SEMINARS

1. **Financial Counseling**
 - *Credit Clinic* to help better understand your credit, credit reports, and establishing credit.
 - *Budgeting 101* learn how to create a budget, the importance of saving, and elimination of debt.
2. **Cyber Security** protect your information and your devices.
3. **Identity Theft Prevention** discusses scams and methods used to steal individual's identity and personal information. Ways to keep personal and financial information secure.
4. **Car Buying Seminars** allows participants to gain a better understanding about buying their first vehicle.
5. **Home Buying** to gain a better understanding about the home buying process, mortgage and refinance options that can help save money.
6. **Elder Abuse & Financial Exploitation Awareness** brings awareness for elders to prevent physical, emotional, or sexual abuse, along with neglect or financial exploitation.
7. **All About Us** to give a better understanding of who BVSCU is and the products and services we have to offer. Also, learn about our commitment to support the schools and communities through financial literacy and volunteer opportunities.

As your trusted financial partner, we are here to help you. Please let us know how we may be of assistance by contacting us at seminars@bvscu.org. We look forward to visiting with you and your team.



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Rev 10/11/2024