

Do you work with clients overwhelmed with debt or struggling to manage or save their money?



Get practical skills and knowledge to help them protect their money and their credit.

Consumer and Personal Finance	Professor Joyce Moy
Course Number	FIN 180
Level	Undergraduate
Credits	3
Schedule	Mondays, 5:30 p.m. - 8:00 p.m. Classes begin January 30, 2012 and meet for 15 weeks
Location	50 West 40th Street, 5th floor Manhattan
Cost	\$1,095 (New York State residents); \$2,175 (non-residents)

“Consumer and Personal Finance” is part of CUNY’s Financial Studies Certificate Program which is designed for professionals who want to pursue their interest in financial studies.

With a focus on the fundamentals of managing personal finances, the course will help you:

- understand how the principles, concepts, and application of these fundamentals impact personal and professional lives
- improve your clients’ financial knowledge

Registration deadline is January 27, 2012. Apply now! See back for details >>>

WHO SHOULD APPLY

- Financial Advisors
- Housing Counselors
- Job Coaches
- Benefits Specialists
- Social Workers
- Social Service Providers
- Anyone who works with low-income population
- Anyone who serves the immigrant population

CURRICULUM

Topics covered include:

Money Management & Banking

- Goal Setting and Budgeting
- Banking Services and Basic Financial Transactions
- Building, Maintaining, and Repairing Credit History and Score

Investments

- Home Ownership
- Retirement Planning
- Planning for Education
- Insurance and Investment
- Basic Investments

Consumer Regulations

- Consumer Financial Transactions
- New York City Consumer Protection Laws
- Fair Credit and Debt Collection
- Bankruptcy

Counseling

- Financial Counselor Roles and Skill Sets
- Basic Negotiating Skills

PRACTICAL APPLICATION

- Learn how to properly conduct a financial counseling session with clients from any background
- Work toward reducing your clients' debt in order to qualify for a home modification loan
- Help improve your clients' credit scores in order to get jobs
- Create a realistic budget for your clients and help them apply for government benefits
- Learn the most current New York City and federal regulations that protect your clients against predatory debt collection practices

CONTACT INFORMATION

To learn more about the course, or to learn about funding opportunities, contact Katjusca Abreu at OFEoutreach@dca.nyc.gov