

# FINANCIAL FOUNDATIONS

*An Adult Financial Education Program by Pathway Financial Education*

## PROGRAM OVERVIEW

We offer a free, flexible financial education program designed for adults at any stage of their financial journey. Participants complete four core modules through a hybrid model—online, in-person, or both—at their own pace, with one-on-one check-ins that help personalize the experience and apply the learning to real life. In addition to the core curriculum, the program includes opportunities to attend expert-led community workshops that dive deeper into relevant financial topics. Whether you're building a foundation or looking to strengthen existing skills, our program is designed to meet you where you are.

## WHAT TO EXPECT

Participants begin with a one-on-one consultation to define their financial goals, review their credit report, and get set up on our learning platform, Blackboard. From there, they complete four core modules at their own pace, choosing between a self-guided or facilitator-led approach. After each module, participants meet with our Program Manager for a personalized check-in to apply what they've learned to their real-life financial goals. The ultimate goal of the program is to help individuals build long-term financial stability, confidence, and the tools to make informed decisions at every stage of life.

## INDEPENDENT WORKSHOPS

In addition to the core program, we offer rotating workshops led by trusted industry professionals that respond directly to the needs and interests of our community. These sessions explore timely, real-world financial topics—like preparing for homeownership, estate planning, saving for your child's future, taxes, and more. Workshop offerings vary throughout the year and are shaped by participant feedback, ensuring the content stays relevant, practical, and empowering.

## ONGOING SUPPORT

Our commitment to learners doesn't end when the core program is complete. Participants are encouraged to continue monthly check-ins with our Program Manager to stay accountable, adjust their goals, and navigate new financial challenges as they arise. We also connect individuals to trusted community resources and partners for continued learning, specialized services, and support beyond our program.



## CORE CURRICULUM



### Money Values & Influences

Understand how beliefs shape financial behavior



### Budgeting & Saving

Build a plan aligned with your goals



### Managing Debt

Explore strategies to reduce and manage debt



### Credit 101

Learn how credit works and how to improve it

## PROGRAM VALUE

This \$500 program is offered at no cost to participants, thanks to the support of our donors and partners. This covers one-on-one coaching, access to our learning platform, expert-led workshops, and tools to support lasting financial growth.