

“On-Line” Financial Literacy Training



A primary first step toward self-sufficiency is to learn sound financial management skills and practices. The information presented during this training can help you to improve your family's quality of life and well being. By applying these skills in your own life, you can work to develop positive financial progress and outcomes.

This address will connect you to the Money Smart On-Line Training Program:

[\[http://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html\]](http://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html).

Follow these instructions to register and set-up for the training program:

1. Your computer **MUST** be connected to a **PRINTER** in order to print the completion certificates.
2. Click: **Money Smart CBI Online**
3. Click: **Register**
4. Create a **username & password**.
5. Input your first and last name, month/day of your birth, and your zip code.
6. **Don't** check the box marked individual, instead, in the **organization** box enter:
"Housing Authority of the County of Santa Barbara" as the FDIC Membership Agency.
7. Select a secret: (Question & Answer) and Click: **Register**
8. Select one of the following:
•I am an Adult Learner (21 years or older) -or- •I am a Young Adult (12 to 20).
9. You will be taken to the **Table of Contents**.
10. The On-Line Training has a verbal tutorial as well as written material.
11. Make sure to adjust the volume on your computer or headphones.
12. Any module you click on will initiate the tutorial for the program.
13. It is advised that you start with the first module "Bank on it", and work your way through the list.
14. There are (11) modules, however completing the 11th class "Financial Recovery" is optional.
15. Housing Authority Clients should submit copies of all 10 certificates to Resident Services for credit.

The 10 Modules that are required to complete the FDIC Money Smart Program:

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| 1 Bank On It | <i>An introduction to Banking Services</i> |
| 2 Borrowing Basics | <i>An introduction to Credit</i> |
| 3 Check It Out | <i>How to choose and keep a Checking Account</i> |
| 4 Money Matters | <i>How to track your Money</i> |
| 5 Pay Yourself First | <i>Why you should Save, Save, Save</i> |
| 6 Keep It Safe | <i>Your Consumer Rights</i> |
| 7 To Your Credit | <i>How your Credit History will affect your Future</i> |
| 8 Charge It Right | <i>Credit Card Usage</i> |
| 9 Loan To Own | <i>Know what you're Borrowing before you Buy</i> |
| 10 Your Own Home | <i>What Homeownership is all about</i> |

Throughout the training, you will be asked questions. When you've passed the module, "print" the certificate of completion immediately. If you wait to print, you will have to complete the module again. You will need to complete all 10 modules to complete the program, but you will not need to complete all 10 during the same log-in session. Once you've successfully completed all modules and printed the certificates you will need to return all module certificate copies to the Housing Authority Resident Services office for credit toward FSS / ROSS goal completion or volunteer service hours.

Any questions please call us: (805) 925-4393 Ext. 3307 / 3308. We wish you well on your endeavor's for success!!