

*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.

<b>Consumer and Personal Finance</b>	<b>Professor Joyce Moy</b>
<b>Course Number</b>	FIN 180
<b>Level</b>	Undergraduate
<b>Credits</b>	3
<b>Schedule</b>	Mondays, 5:30 p.m. – 8:00 p.m. Classes begin January 28, 2013 and meet for 15 weeks
<b>Location</b>	25 West 43rd Street, 10th floor, Room 1000 Manhattan
<b>Cost</b>	\$1,155 (NYS residents) \$2,295 (non-NYS 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 17, 2013. 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

[OFEoutreach@dca.nyc.gov](mailto:OFEoutreach@dca.nyc.gov)