



# FINANCIAL EDUCATION PROGRAMS



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[FirstCapitalFCU.com](http://FirstCapitalFCU.com)

## CLASSROOM LESSONS

### Moon Jars

Our moon jar lesson teaches kids the basics of money; saving, spending and sharing. This 30-minute interactive lesson will keep your students' full attention. After reading the story "How the Moon Jar was Made," the students will all have an opportunity to decorate their very own Moon Jar to take home with them.

“ We have been fortunate to have First Capital come to our classrooms for the past few years. The children truly enjoy the lesson taught and develop a stronger understanding of money concepts and saving. I would recommend scheduling this lesson for your students. ”

- Michele Balanda, *Wallace Elementary School Teacher*



“ First Capital did a great job teaching my preschool aged students about money, spending and saving. Students were engaged with an age-appropriate book and creating their own container to keep their money. ”

- Chelsea LaFranier, *Jackson Elementary School Teacher*

### The Credit Union Difference

What is the difference between a bank and a credit union? This is a common question we are asked by students of all ages. During this presentation, your students will receive an overview of how credit unions differ from banks.

### Checking Accounts

Students will have the opportunity to learn the basics of a Checking account. During this hands-on lesson, they will learn to write checks, read checks, balance a checkbook, and the importance of keeping track of their funds.

### Budgeting

Students will learn how to budget their money so they have money for the things they need or want the most.

### Credit

In this lesson, students will learn the importance of saving, budgeting, and money management along with what makes up your credit score and just how valuable that three-digit number really is.

### The Credit Union Difference First Capital Tour

Give your students a tour of a financial institution while educating them on the differences between banks and credit unions, and the various positions needed in order to run a successful credit union. Not only will this help provide the students with an understanding of the financial services industry, it will also get them thinking outside the box when considering various careers.

“ West York students are very fortunate to have the opportunity to tour First Capital Federal Credit Union and meet the exceptional staff. The students learn valuable information about the operations of each area of the credit union and get a behind the scenes tour. Thank you First Capital for making this possible! ”

-Cathy Strathmeyer, *West York Area High School Teacher*

## BUSINESSES

### Lunch and Learn Sessions

Our FREE Lunch and Learn sessions run 45 - 50 minutes on various important financial topics. We'll bring the lunch...your employees learn. Some of the topics we can discuss: Budgeting, Understanding Your Credit, The Credit Union Difference, Couponing 101, Identity Theft, and Medicare.

“ What a fantastic series presented by First Capital Federal Credit Union! I have attended several of Lisa's sessions and found them both educational and fun. I especially found her couponing seminar to be thought-provoking and valuable. It has taught me a better way to tackle our grocery shopping. ”

-Maria Fry, *The Spot Media Group*

## GENERAL OFFERINGS

### Seminar Series

First Capital offers seminars to help educate and enlighten our members. Topics range from Couponing, Budgeting, Home Buying Made Easy, and Used Car Buying, to name a few.

“ Lisa is a great presenter. She made a topic that is hard to understand easier by sharing experiences and visual examples. ”

- Julie L., *Budgeting Seminar Attendee*



To view a listing of our current seminars, visit: [www.FirstCapitalFCU.Eventbrite.com](http://www.FirstCapitalFCU.Eventbrite.com).

## Youth Financial Advisory Board (YFAB)

The Youth Financial Advisory Board (YFAB) is focused on working with York County high school students to explore products and services that will help young adults develop a financially successful future. This Board is sponsored by First Capital Federal Credit Union, and aims to educate your students on the important financial topics that they will face upon graduating, such as budgeting, credit, and managing money. Every school year First Capital looks for 25 York County High School Juniors and Seniors to join YFAB.



**“ This was a great experience for making friends and planning your own financial future. Mrs. Barshinger’s talent for making our sessions fun and interesting made me look forward to each meeting. The information she provided was very helpful as many of the participants plan to attend college soon and take on new responsibilities. ”**

- Abby Jovich, *Central York High School*

## York County Alliance for Learning (YCAL) Financial Services Career Exploration Program

This program is designed to introduce students to the world of financial services in a fun, upbeat and educational way. Your student will interact with local professionals and learn about the financial services career field.



**“ This is a great program for students who want to learn more about the careers in the financial services field, especially those considering this career path upon entering college. Lisa does a really great job introducing the students to the credit union and the various jobs within. I highly recommend this program. ”**

-Kevin Appnel, *York County Alliance for Learning*

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Looking for a program that isn't listed here? Contact Lisa Barshinger, Community Engagement Officer, to help design a program that fits your needs.

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