

GROUPS TRAINED

NEDAP has provided financial literacy and justice training to:

- IDA participants at the Fifth Avenue Committee in Park Slope, Brooklyn
- Microentrepreneurs in Harlem and the Bronx, through Project Enterprise, a peer lending program
- Immigrant workers, through Restaurant Opportunities Center and the Center for Worker Education
- Family support groups in L.A., New York, Seattle and Tucson, working with Casey Family Programs
- First-time homebuyers in NYC seeking information about predatory lending and real estate practices
- Ex-offenders, through the Women in Prison Project and Center for Employment Opportunities
- Seniors in Brooklyn at the borough-wide Interagency Council on Aging
- Families filing for the Earned Income Tax Credit, through NYC community development credit unions
- Students at Paul Robeson High School in Brooklyn
- Faith Center for Community Development and affiliated churches
- NYPIRG student chapters at Hunter and Queens Colleges
- Parents affiliated with Headstart programs in Astoria, Queens



ABOUT NEDAP

The Neighborhood Economic Development Advocacy Project

works with NYC community groups to promote community economic justice and combat discriminatory economic practices that harm communities and perpetuate inequality and poverty.

NEDAP provides training and education, technical assistance, community mapping, and legal and other support to help local groups identify and confront pressing financial justice issues. NEDAP also brings groups together in coalitions to press for policy reform and systemic change.

How NEDAP works:

NEDAP tailors its work to respond to needs articulated by local groups. Contact NEDAP for:

- answers to discrete questions
- organizing and advocacy support
- research or maps
- training for your staff or community
- coalition or policy updates
- ... and more!

For more information, please call (212) 680-5100 or visit our website at www.nedap.org.

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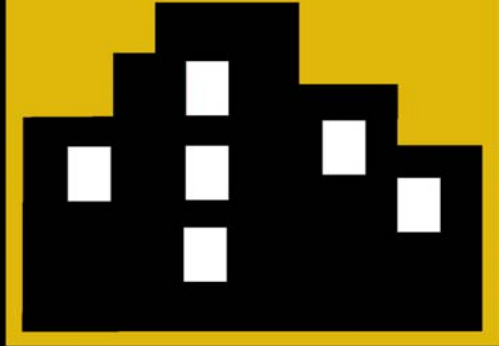
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COMMUNITY FINANCIAL LITERACY & JUSTICE COURSE

NEDAP's **Community Financial Literacy & Justice Course**® helps people build vital financial skills. It introduces the benefits of having a bank or credit union account; how to create a budget and establish savings and spending goals; and ultimately how to build assets for oneself, and one's family and community.

Our curriculum also promotes understanding of how the financial services system is structured and its implications for individuals and communities. The curriculum emphasizes people's rights and ways to avoid fringe and predatory banking services that predominate in lower income communities and neighborhoods of color.

NEDAP's Financial Literacy and Justice Course:

- Addresses economic barriers faced by low income seniors, youth and immigrants.
- Is available in English and Spanish.
- Provides up-to-date information and neighborhood-specific resources to help people realize their economic rights.
- Includes discussions of redlining and financial justice, and serves as a springboard for advocacy and organizing.
- Is colorful and graphically compelling, engages readers at a range of literacy levels, and includes highly participatory class modules.
- Comes with an Instructor's Manual and training, as requested.
- Has been taught around the country, and may be adapted to meet the specific needs of each group that uses it.

For more information about the Community Financial Literacy and Justice Course, please call (212) 680-5100 or visit www.nedap.org.

SAMPLE SESSIONS

Banking Basics

- Group Exercise: What is Money?
- Credit Unions, Banks, & Check Cashers
- Comparing Fees
- Overdraft and "Bounce" Protection
- Discussion: Redlining

Budgeting

- Tracking Your Spending
- Assessing Your Spending Needs
- Exercise: Plugging Your Spending Leaks
- Budgeting Road Map
- Setting Financial Goals

Credit Topics

- Cost of Credit
- Interest and APR
- Dangers of the Minimum Payment
- High Cost of Credit in Low Income Communities
- Exercise: Reading a Credit Card Application

Credit Reporting & Repair

- Understanding Your Credit Report & Score
- How are Credit Reports Used
- The Truth About Credit Repair Agencies
- Financial Privacy
- Your Rights in Debt Collection

Building & Protecting Assets

- Assets vs. Income
- Savings & Investment Options
- Exercise: Income and Wealth Inequality
- Homeownership vs. Renting
- Avoiding Scams: Predatory Lending, Payday Lending, Identity Theft, Tax Refund Loans

Rights of Immigrants

- Understanding the PATRIOT Act
- Money Wiring / Remittances
- Undocumented Immigrants' Rights: Opening Bank Accounts, Obtaining Loans, and Building Credit
- Avoiding *Notario* Fraud and Other Scams