

**YOU CAN HELP BY  
MAKING A DONATION**

**YES I WANT TO HELP AS  
MUCH AS I CAN!**

- \_\_\_ Founders Circle... \$20,000
- \_\_\_ Partnership Club... \$10,000
- \_\_\_ Builders Club..... \$5,000
- \_\_\_ Counselors Club....\$2,500
- \_\_\_ Key Member.....\$1,000
- \_\_\_ Good Neighbor.....\$500
- \_\_\_ Supporter..... \$150
- \_\_\_ Friend .....under \$150

\*EITC Tax Credit Program, visit  
[www.newpa.com/eitc](http://www.newpa.com/eitc)

**Please make checks payable to:**

**Housing Partnership  
of Chester County**

Name

Address

City State Zip

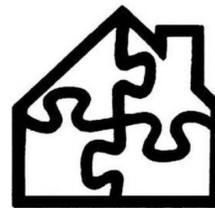
Amount donated

Housing Partnership of Chester County is a registered charitable organization. A copy of the official registration and financial information of the Housing Partnership of Chester County may be obtained by the Pennsylvania Dept. of State, by calling toll-free, in Pennsylvania, 1-800-732-0999. Registration does not imply endorsement.



**Housing Partnership  
of Chester County**

*“The Cornerstone to Successful Homeownership”*



The mission of the Housing Partnership of Chester County is to improve the quality of life for low-to-moderate income citizens of Chester County by providing the ability to acquire and maintain decent, affordable housing.

For more information visit our website:

[www.housingpartnershipcc.com](http://www.housingpartnershipcc.com)

**Housing Partnership  
Of Chester County**

**Know Your Money**

*...earn it, save it, spend it*

*Financial Literacy*

*and*

*Money Management for  
Young Adults*



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# Housing Partnership of Chester County

## "Know Your Money"



### Course Overview

*Know Your Money* is a curriculum created to help young people learn the basics of handling their money and finances, including how to create positive relationships with financial institutions. The course consists of materials, activities, and content geared towards the high school and college audience with emphasis on building financial knowledge, developing financial confidence, becoming financially savvy, and using banking services effectively. *Know Your Money* is offered FREE of charge by the Housing Partnership of Chester County.

Financial contributions to the *Know Your Money* program can be considered for Educational Improvement Tax Credits (EITC) from the Commonwealth of Pennsylvania. Details can be found at: [www.newpa.com/eitc](http://www.newpa.com/eitc).

#### **Module 1: Bank On It**

Provides an overview of banking services. Focused on building a positive relationship with a financial institute by identifying its services, products, and advantages of having a bank account.

#### **Module 2: Check It Out**

The "how to" of choosing a checking account that is best suited to their needs as well as how to write a check and keep an accurate ledger of transactions and balances.

#### **Module 3: Setting Financial Goals**

Shows students how to prepare and follow a personal spending plan. Breakdown of deductions on their pay stubs with emphasis on managing their income effectively.

#### **Module 4: Pay Yourself First**

Helps students understand the importance of saving money. Identifying different savings and investment products with explanation of interest and how your money can grow.

#### **Module 5: Borrowing Basics**

Provides information that will help students decide when and how to use credit, how to use credit appropriately, and what forms of credit best suits their needs.

#### **Module 6: Charge It Right**

Identifies the different credit card options with emphasis on how to shop for and use a credit card responsibly.

#### **Module 7: Paying for College and Cars**

Describes the characteristics of consumer installment loans, including car loans and student loans. Provides information that will enable students to determine which loans are best suited for their needs.

#### **Module 8: A Roof Over Your Head**

Gives the students the information they need to make informed choices about renting their first apartment. Also answers questions to determine their readiness to buy a home of their own and the basics of getting a mortgage.

### **What Makes Us Different?**

The Housing Partnership of Chester County offers a diverse catalog of programs and services each related to housing and home ownership issues, including financial literacy and credit counseling. We take a unique, holistic approach to solving problems by integrating programs, often with a multi-stepped curriculum, that educates and empowers clients.

