



Cornell University  
Cooperative Extension

## CCE Albany County: Financial Management Workshops

Cornell Cooperative Extension (CCE) Albany County offers financial management workshops on a variety of topics. Each workshop runs 45 minutes in length. Please choose the workshop(s) that work best for your group!

To receive more information or schedule a workshop, contact CCE Community Educator Maria DeLucia-Evans at 518.765.3559 or [mkd59@cornell.edu](mailto:mkd59@cornell.edu).

### 1. “Back to Budgeting Basics”

Learn tips and strategies to improve your basic budgeting skills. This workshop will help you set financial goals, track monthly expenses and create a working budget. Learn how to keep your budget organized and on track.

### 2. “Community Resources 101: Redefining Income and Stretching the Family Dollar”

For any number of reasons, it can become a struggle to make ends meet. This workshop focuses on redefining income, and finding ways to supplement monthly incomes. Paired with basic budgeting tips, you will discover programs, services, and community resources that can help fill the gap when budgets are stretched as far as they can go.

### 3. “Energy Budget Basics: Low-cost/No-Cost Way to Lower Your Home Energy Bills”

Our energy budget comprises one of the biggest pieces of our overall budget, especially during the winter months. Learn how to reduce energy costs through low-cost/no-cost tips and practices. Also learn how to apply for available energy assistance programs.

### 4. “Credit Card Smarts & Managing Debt”

Do you use a credit card that charges a monthly fee? Are you juggling high credit card bills? In this workshop, you will learn how to select and use credit wisely. Also learn strategies for paying down and prioritizing existing debt.

### 5. “Understanding Your Credit Report & Score”

Learn how to obtain and review a free credit report, understand a credit score, and rebuild credit.

### 6. “What’s Your Money Personality?”

This workshop will allow you to reflect on personal money values, and how these values impact financial decision making styles. Learn about your “Money Color” by identifying money personality traits, and how these traits influence money habits and attitudes.

- 7. “Money & Communication—Strategies to Avoid Financial Conflict”**  
Learn strategies to avoid conflict over money matters and financial decisions. Understand the relationship between money and emotion, and learn how to work with a partner on making money choices that reflect compromise, negotiation, and shared goals.
  
- 8. “Financial Fitness for Teens”**  
Through basic budgeting activities, this workshop aims to provide teens with a foundation in basic money management. Teens will also explore the importance of savings, and learn simple steps to becoming more effective and thoughtful with their finances.
  
- 9. “Credit Card Smarts for Teens”**  
Teach your teens the value of credit and how to use credit cards wisely. This workshop emphasizes the potential pitfalls and risks when using credit. Teens will gain the knowledge they need to make good decisions when faced with credit card offers and incentives, ultimately affecting their long-term financial goals and stability.
  
- 10. “Healthy Money Habits for Kids, & *Their Parents, Too!*”**  
This workshop is designed to provide elementary-aged kids a fun introduction to money management topics. We explore attitudes about money, how to set goals, the importance of saving, and making good spending choices. The workshop will emphasize how kids can create healthy money habits, and how parents can reinforce these messages.