JEANNE D'ARC
CREDIT UNION
we share a common thread

Financial Knowledge Starts with Education.

Our free educational programs are specifically designed to educate and prepare our community members of all ages for life-long financial success.

At Jeanne D'Arc Credit Union, we believe that **education is the foundation of lasting financial security**—and we're proud to be a trusted partner in that journey. That's why we offer an array of financial tools, interactive workshops, and resources designed to empower individuals at every stage of life.

Whether you're just starting out or planning for retirement, our Financial Wellness Team is here to guide you. From teaching young students the difference between needs and wants, to helping teens budget their first paycheck, to coaching adults on credit building, saving for life's big moments, and protecting against fraud—**we are committed to delivering meaningful financial education across all ages.**

By equipping students, families, and neighbors with the knowledge to make confident financial decisions, we're not just offering support—we're investing in **stronger, brighter futures** for the communities we serve.

Reach out to our Financial Wellness team at
(978) 323-4792 or FinancialEducation@jdcu.com

SCAN ME TO REQUEST A WORKSHOP

Workshop Summaries

Save, Share, Spend

Identifying Currency | Counting | Foundational Money Topics

This interactive workshop introduces students to the foundational concepts of saving, sharing, and spending money. Through storytelling and hands-on activities, participants will discover how setting a savings goal with intention can help them achieve their financial dreams. The session begins with a lively book reading led by the presenter, followed by a Q&A to spark discussion and curiosity. To wrap up, students will get creative by decorating their own piggy banks—turning financial learning into a fun and memorable experience.

- [x] Pre K-4
- [ ] 1-2
- [ ] 3-4
- [ ] 4-6
- [ ] 5-8
- [ ] 7-8
- [ ] 9-12
- [ ] adults

Aligns with Common Core Mathematics Standards: Counting and Cardinality, Measurements and Data, and Operations & Algebraic Thinking. Massachusetts Curriculum History and Social Science Frameworks: Explaining why people work, giving examples of products people buy, and illustrating why we have to make choices about goods and services we buy (limited resources/money).

Shake, Rattle & Budget

Saving | Spending | Budgeting

This playful, hands-on workshop introduces young learners to foundational money concepts through sensory-rich activities. The presenter will read a book, reinforcing the importance of money handling, then students will earn cash through participating in Q&A and use play money to "purchase" materials for crafting their own sound shaker. The experience fosters early math skills, creativity, and decision-making in a fun and engaging environment.

- [x] Pre K-4
- [x] 1-2
- [ ] 3-4
- [ ] 4-6
- [ ] 5-8
- [ ] 7-8
- [ ] 9-12
- [ ] adults

Bunny Money

Spending | Saving | Interest | Goal-setting | Financial Institutions

Bunnies Ruby and Max go shopping and make many spending decisions. They are introduced to short-term and long-term savings goals to help them save for the goods they want in the future. After a goal-sorting activity, students choose and illustrate their own savings goal.

- [ ] Pre K-4
- [x] 1-2
- [ ] 3-4
- [ ] 4-6
- [ ] 5-8
- [ ] 7-8
- [ ] 9-12
- [ ] adults

Needs vs. Wants

Critical Thinking | Saving | Spending

Needs and wants might feel the same, but they're very different. Students will learn about the difference between needs and wants and how to compare them through an interactive game.

Aligns with Common Core ELA Standard: Speaking and Listening will be put to use during this workshop while students collaborate in groups and present their ideas to their classmates. Massachusetts Curriculum Philanthropy framework by explaining the difference between needs and wants and describing limited resources and scarcity.

- [ ] Pre K-4
- [x] 1-2
- [x] 3-4
- [ ] 4-6
- [ ] 5-8
- [ ] 7-8
- [ ] 9-12
- [ ] adults

Workshop Summaries

Learning to Budget FOLLOWED BY SKITTLES BUDGETING

Budgeting | **Saving** | **Spending** | **Addition & Subtraction**

A real-life scenario where students are introduced to simple budgeting by picking out items to order from a restaurant. They will be given a budget and will be challenged to make smart financial decisions when placing their food orders. They will also be introduced to money and consumer concepts that they will encounter as they begin to learn to manage their own money. Students will practice math skills and learn different ways to create a budget.

○ Pre K-4 ○ 5-8
● 1-2 ○ 7-8
● 3-4 ○ 9-12
○ 4-6 ○ adults

Best Superhero Ever! LEARNING ABOUT ECONOMIC TERMS

Financial Terms | **Critical Thinking**

Students will listen to a story about becoming a superhero and discuss the steps used in creating a superhero's identity. They will be taught several financial or economic terms and then will pick one to give an original name and powers for their own superhero. Students will write a "superbio" on their hero and draw an illustration as a page for the class book.

○ Pre K-4 ○ 5-8
● 1-2 ○ 7-8
● 3-4 ○ 9-12
○ 4-6 ○ adults

Basic Banking Jeopardy

Financial Institutions | **Account Types** | **Basic Account Features**

Learn foundational banking and personal finance topics through a fun, interactive game of Jeopardy! Discover the difference between banks and credit unions, types of accounts, loans, and interest rates.

Aligns with Massachusetts Curriculum History and Social Science Frameworks:
Standard E.6.3 Explain the role of banks and other financial institutions in the economy of the United States.

○ Pre K-4 ● 5-8
○ 1-2 ● 7-8
○ 3-4 ● 9-12
○ 4-6 ○ adults

Mad City Money™

Budgeting | **Saving** | **Goal-setting** | **Personal Finance**

Mad City Money™ is a hands-on simulation that gives students a taste of the real world, complete with occupation, salary, spouse, student loan debt, credit card debt, and medical insurance payments. We'll teach students the importance of tracking their funds as well as planning and budgeting for things they need or want.

○ Pre K-4 ○ 5-8
○ 1-2 ● 7-8
○ 3-4 ● 9-12
○ 4-6 ○ adults

How to Use an ATM

Basic Banking | **Independence**

In a world where technology has taken over, there is a need for things to be immediate, like money transactions. An ATM can be a useful, and sometimes necessary form of performing your banking needs.

○ Pre K-4 ● 5-8
○ 1-2 ● 7-8
○ 3-4 ○ 9-12
○ 4-6 ○ adults

Workshop Summaries

The Financial Price is Right

Critical Thinking | Budgeting

In this interactive, game-show-style workshop, students estimate the costs of everyday expenses such as rent, utilities, groceries, and entertainment. They compare their guesses with actual costs and explore the financial responsibilities that families manage day to day.

- [ ] Pre K-4
- [ ] 1-2
- [ ] 3-4
- [ ] 4-6
- [ ] 5-8
- [x] 7-8
- [x] 9-12
- [ ] adults

Money Concepts for Teens

Long-term Planning | Personal Finance | Goal-Setting | Saving

It can be challenging, even for adults, to make sense of our priorities and navigate all the financial information thrown at us. For teens, it may be doubly confusing. Helping the next generation learn how to manage money paves the path toward a successful financial future. Learn key financial concepts, how to set clear financial goals, and how to create a plan to achieve them.

- [ ] Pre K-4
- [ ] 1-2
- [ ] 3-4
- [ ] 4-6
- [ ] 5-8
- [x] 7-8
- [x] 9-12
- [ ] adults

Protecting Yourself Against Fraud SPOT THE SCAM

Fraud Types | Identifying Scams | Cybersecurity | Credit Reports

Consumers receive offers almost every day that sound too good to be true. As technology advances every day for us to enjoy, it is also being used by criminals for fraud and identity theft. This workshop will present simple, quick tips to avoid the frustration of being a victim of identity theft, and what to do if you do fall victim to fraud.

- [ ] Pre K-4
- [ ] 1-2
- [ ] 3-4
- [ ] 4-6
- [ ] 5-8
- [ ] 7-8
- [x] 9-12
- [x] adults

All About Credit BORROWING WITH CANDY

Credit | Credit Scores | Credit Reports | Critical Thinking | Long-term Planning

Through discussion and examples, learn about credit pros/cons, different types of credit, choosing a credit card, and the importance of a credit score.

Aligns with Massachusetts Curriculum History and Social Science Frameworks: Standard E.1.5 Predict how interest rates act as an incentive for savers and borrowers. Standard E.6.5 Compare & contrast credit, savings, and investment services available to the consumer from financial institutions.

- [ ] Pre K-4
- [ ] 1-2
- [ ] 3-4
- [ ] 4-6
- [ ] 5-8
- [ ] 7-8
- [x] 9-12
- [ ] adults

Understanding Your Earnings NET & GROSS PAY

Personal Finance | Taxes

Discussion and worksheet based on earning a paycheck. Includes taxes, how they are calculated, and how payroll deductions can be used in goal setting.

Aligns with Massachusetts Curriculum History and Social Science Frameworks: Standards include: consider charitable giving, describe factors affecting take-home pay, interpret and compute quotients of fractions, work flexibly with fractions, decimals, and percentages to solve problems.

- [ ] Pre K-4
- [ ] 1-2
- [ ] 3-4
- [ ] 4-6
- [ ] 5-8
- [x] 7-8
- [x] 9-12
- [ ] adults

Workshop Summaries

How to Rent an Apartment

Renting and Owning | Leases

Renting an apartment is a big responsibility, but being prepared will help ease the transition. This workshop will cover the reasons that people rent, the elements of a standard lease agreement, and will discuss the dos and don'ts of leasing a new apartment.

Aligns with Massachusetts Curriculum History and Social Science Frameworks: Standard E.6.7 Formulate a credit plan for purchasing a major item such as a car or home; comparing different interest rates.

Pre K-4 ○ | 5-8 ○
1-2 ○ | 7-8 ○
3-4 ○ | 9-12 ●
4-6 ○ | adults ●

How to Buy Your First Car

Critical Thinking | Renting and Owning

We'll teach students the basics of buying their first car—comparing cash vs. financing, understanding leasing, and recognizing costs like insurance, taxes, and maintenance—so they're prepared for the real responsibilities of car ownership.

Pre K-4 ○ | 5-8 ○
1-2 ○ | 7-8 ○
3-4 ○ | 9-12 ●
4-6 ○ | adults ●

Adulting 101

Personal Finance | Credit | FInancial Independence

There is a lot to learn when embarking into the "real world" as a young adult, and this workshop will help you learn about some of the key financial aspects. We'll talk about the importance of credit and how to build it, things you need to know when it comes to full-time jobs, and setting yourself up for success when it comes to living on your own.

Pre K-4 ○ | 5-8 ○
1-2 ○ | 7-8 ○
3-4 ○ | 9-12 ●
4-6 ○ | adults ●

Psychology of Spending

Personal Finance | Money Psychology | Budgeting

When it comes to budgeting and spending, it's important to not only determine the what, but the why and how. We'll teach you about the psychology of spending and how to use your newfound awareness to ensure your spending habits align with your budget and goals.

Pre K-4 ○ | 5-8 ○
1-2 ○ | 7-8 ○
3-4 ○ | 9-12 ●
4-6 ○ | adults ●

How to Reduce Your Spending

Budgeting | Personal Finance

Determine your spending, identify your ideal spending plan, and get creative! Together we'll cover ways to prioritize your necessities and ways you can reduce your spending to get the most out of your paycheck.

Pre K-4 ○ | 5-8 ○
1-2 ○ | 7-8 ○
3-4 ○ | 9-12 ○
4-6 ○ | adults ●

Workshop Summaries

Understanding Credit Cards W/ CREDIT CARD COMPARISON EXERCISE

Credit Card Features | Disclosures | Interest

You might be wary of having a credit card, but they don't have to be scary! Credit cards are great tools IF you use them wisely. We'll teach you how to read the fine print and understand offers, interest rates, and repayment.

○ Pre K-4 ○ 5-8
○ 1-2 ○ 7-8
○ 3-4 ○ 9-12
○ 4-6 ● adults

Options for Dealing with Debt

Goal-Setting | Debt Repayment

Debt doesn't have to put the brakes on your life, but you need a plan. Learn different ways to tackle your debt, stay on top of your payoff goals, and become debt-free.

○ Pre K-4 ○ 5-8
○ 1-2 ○ 7-8
○ 3-4 ○ 9-12
○ 4-6 ● adults

Build Credit From Scratch

Credit Basics

What do renting an apartment, getting a job offer, and car insurance rates have in common? Your credit history could impact every one of them (and more)! We'll show you the tools you need to build a positive credit history that will help you reach your goals.

○ Pre K-4 ○ 5-8
○ 1-2 ○ 7-8
○ 3-4 ○ 9-12
○ 4-6 ● adults

Repairing Credit

Credit Basics | Credit Scores | Credit Reports

Everyone's credit score and credit history varies depending on their circumstances and situations. We'll highlight steps everyone can take to improve their credit score. You'll also learn the components of a credit score, and how to pinpoint which parts of your score are negatively affecting your credit.

○ Pre K-4 ○ 5-8
○ 1-2 ○ 7-8
○ 3-4 ○ 9-12
○ 4-6 ● adults

Build Your Budget

Personal Finance | Budgeting

Join us for an interactive workshop to build your own budget! We'll start out by talking about what a budget is (and is not) before guiding you through creating a plan for where you want and need your dollars to go. You'll also receive tips for implementing your new budget successfully.

○ Pre K-4 ○ 5-8
○ 1-2 ○ 7-8
○ 3-4 ○ 9-12
○ 4-6 ● adults

Workshop Summaries

Money Management Through Transitions

Personal Finance | Budgeting

Whether a life change is planned or not, transitions can have a significant impact on your financial situation. Having a plan ready to activate in a transitional period can help reduce your stress. Together we'll strategize steps to move forward and minimize long-term impact.

- ○ Pre K-4
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- ○ 3-4
- ○ 4-6
- ○ 5-8
- ○ 7-8
- ○ 9-12
- ● adults

Understanding Your Credit Report and Score

Credit | Credit Scores | Credit Reports

Are you interested in better understanding credit reports, credit scores, and how they work together? Maybe you know what is on your credit report but aren't sure how it all comes together to calculate a credit score. We'll discuss these factors, how to improve your score, and debunk common myths. We'll also cover how to identify errors on your credit report and equip you to correct them.

- ○ Pre K-4
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- ○ 4-6
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- ○ 7-8
- ● 9-12
- ● adults

Teaching Kids About Money

Financial Education | Talking About Money

Do you want to teach your child lessons about money but aren't sure when or how to start? From hosting a lemonade stand to preparing for college, it is never too early (or too late!) to start teaching kids about money. Join us for practical tips on how to start setting your child up for a financially healthy future at any age.

- ○ Pre K-4
- ○ 1-2
- ○ 3-4
- ○ 4-6
- ○ 5-8
- ○ 7-8
- ○ 9-12
- ● adults

Navigating Auto Buying

Types of Financing | Budgeting | Applying for a Loan

Whether you're purchasing a car for the first time or upgrading your older vehicle, buying a new car can be stressful. There are many options for purchasing a car from leasing to financing or buying outright. And how do you know how much car you can afford? In this workshop, we'll discuss each option, help you learn how to calculate affordability, and get you closer to purchasing your dream car!

- ○ Pre K-4
- ○ 1-2
- ○ 3-4
- ○ 4-6
- ○ 5-8
- ○ 7-8
- ○ 9-12
- ● adults