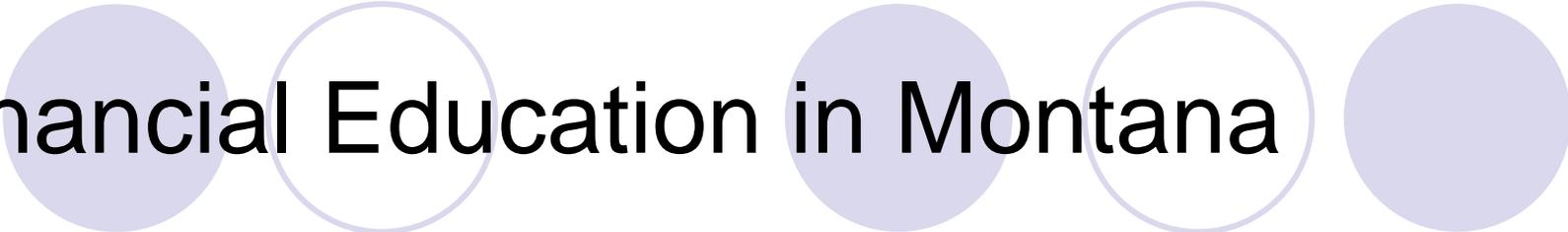


Asset Building Strategies and Montana's Credit Unions

Jeanne Saarinen, Executive Director
Montana Credit Unions for
Community Development

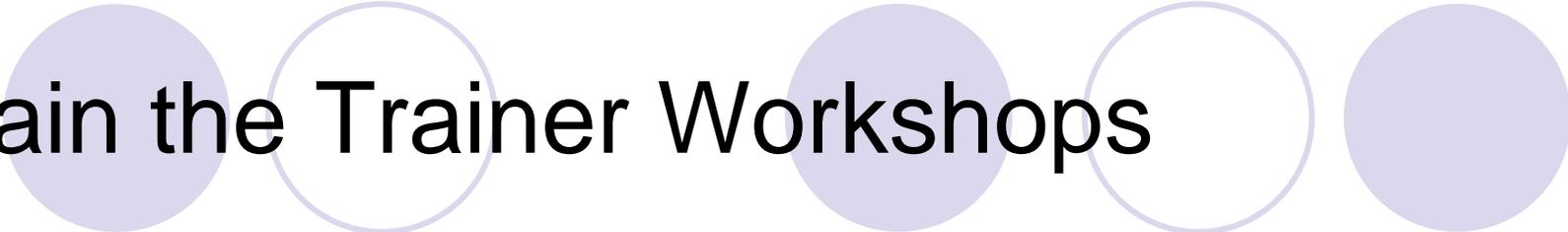
1-800-745-5546, ext. 131

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Financial Education in Montana

- Train the Trainers
- Resource Development and Distribution
- Partnerships



Train the Trainer Workshops

- Financial Education Train the Trainer Workshops in five locations – Billings, Glendive, Great Falls, Missoula, Butte
- 86 participants included county extension agents, social service providers, Head Start staff, and credit unions.
- Two more workshops planned in 2006

Train the Trainer Workshop

Participants came from:

Billings

Miles City

Lewistown

Livingston

Forsyth

Red Lodge

Scobey

Baker

Glendive

Circle

Sidney

Wolf Point

Great Falls

Shelby

Libby

Darby

Missoula

Bozeman

Kalispell

Whitefish

Columbia Falls

Butte

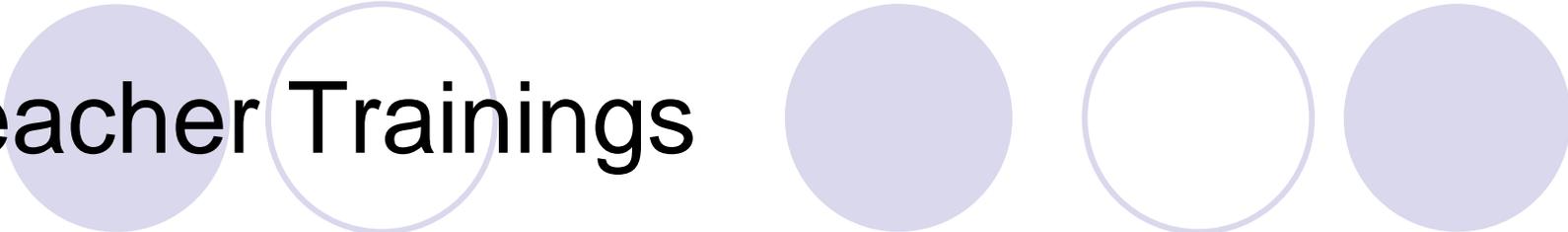
Identity Theft

Top Ten Ways ID is STOLEN!

- 10) Posing as someone else
- 9) Hacking computers (business)
- 8) Hacking personal computers
- 7) Skimming
- 6) Obtain credit reports
- 5) Dumpster diving
- 4) Stealing from a home
- 3) Change of address
- 2) Stealing mail
- 1) Stealing wallets/purses



Teacher Trainings



- Train the Trainers for middle- and high-school teachers
- Empower teachers to provide basic financial literacy skills training to their students
- 43 teachers trained in 2004-05 in two workshops
- 3 more workshops planned for 2006

Teacher Training Participants came from:

Joliet
Great Falls
Hamilton
Laurel
Park
Whitefish
Corvallis
West Yellowstone
Helena
White Sulpher
Springs

Hobson
Lodge Grass
Belfry
Anaconda
Wolf Point
Moore
Hinsdale
Noxon
Conrad
Hardin
Victor

Thompson Falls
Box Elder
Butte
Missoula
Bozeman
Ekalaka
Frazer
Troy
Billings
Turner



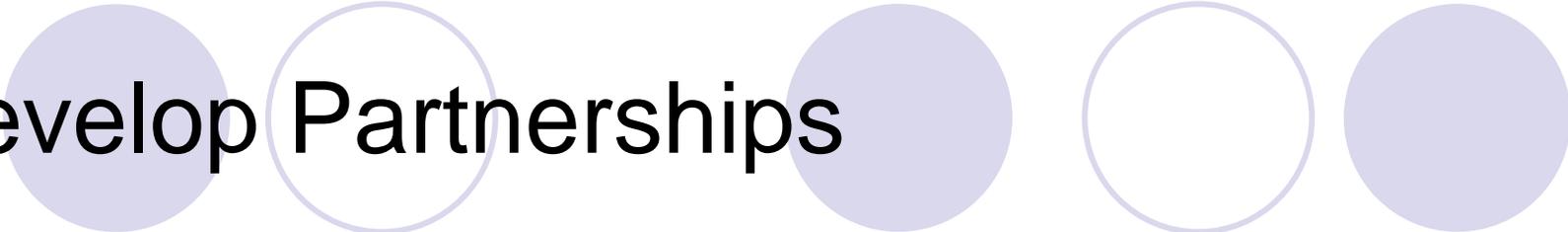
Resource Development and Distribution

- *Coordinate local partnerships between social service providers and credit unions, ensuring counseling and affordable financial products and services (such as free tax filing, affordable alternatives to payday loans, free checking and savings accounts, etc.) are available to those of modest means across Montana.*

Resource Development and Distribution

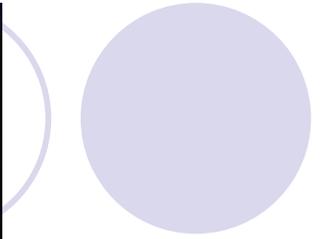
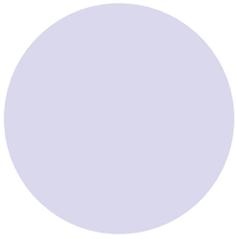
Partnership Example: MSU Extension Service

- Starter Savings Kits for Parents
- Get Smart About Credit
 - *40% of the respondents decided to cut up one or more of their credit cards.*
 - *47% decided to boost their monthly minimum payments to three percent.*
 - *57% decided not to charge any more on their credit cards until at least one is paid off.*
 - *63% opened a savings account for their children*
 - *50% completed the Family Savings Goal worksheet.*
 - *47% started using the Track'n Your Savings register.*



Develop Partnerships

- IDAs – Montana Legal Services Association and Student Assistance Foundation
- Free Tax Services – CCCS and MLSA
- You and Your Money Classes – Billings credit unions and community organizations
- Early Awareness – Student Assistance Foundation
- Financial Education – local community org and credit union



Thank you!



A M E R I C A ' S
C R E D I T U N I O N S TM

*Where **people** are worth more than money.™*