

Presented in Partnership with

BMO



ARIZONA CHAPTER



AGGC
THE CONSTRUCTION ASSOCIATION

Offer your employees the benefit of financial literacy

Personal Financial Literacy Training for Construction Employees

AZAGC is pleased to partner with BMO to provide our member companies financial literacy training for employees.

With financial literacy, employees can make more informed decisions about spending, saving, and investing their hard-earned dollars.

There are several workshop topics to choose from. In-person and virtual workshops are offered. Topics last about 30-45 minutes.

Participants will have access to a banker to discuss their financial goals.

Workshops are free and there is no obligation to become a BMO customer.

Some Workshop Topics:

Basic Banking

Budgeting

Buying a Car

Credit Scores & Reports

Identity Theft

Retirement Planning

Debt Management

Mortgages & Mortgage Modifications

Preparing for Financial Emergencies

Planning for Higher Education Costs

To learn more or to customize a workshop for your employees, contact:

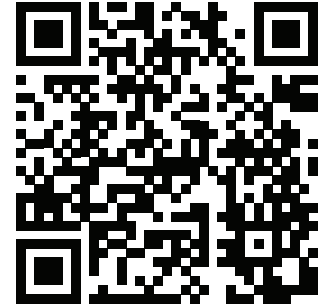
Corey Foster
Workforce Development Director
cfoster@azagc.org
602-679-2247

Learn about
BMO's SmartProgress®
Training. Scan the QR code
on reverse side. The
courses can be delivered
virtually or in person at your
location or the AZAGC office.

Helping you
make **real**
financial
progress.



Get started today at
[bmo.com/
smartprogress/baw](https://bmo.com/smartprogress/baw)



Employees can take advantage of BMO SmartProgress® – a free digital financial education program designed to help you better manage your money.



Personal Workshop Topics

Topic	Description
Banking Basics	Learn to work with financial institutions to help manage personal finances.
Budgeting	Discover strategies to build a simple budget and pay off debt.
Credit Scores & Reports	Learn what a credit score is, its importance, and how to read a credit report.
Identity Theft	Learn about methods used by identity thieves to steal personal information and how to protect yourself.
Retirement	Prepare for retirement readiness by creating a savings plan and learning about investment vehicles that may grow wealth.
Making Budgets Work	Identify personal obstacles to budgeting and create and apply a structure to track and analyze spending. List short-, medium-, and long-term goals and discuss the importance of debt reduction and building emergency savings.
Debt Management	Learn common reasons why people find themselves in debt and the most common types of debt. Describes the value of using debt management strategies such as loan consolidation, budgeting, and debt management plans. Finally, participants will compare various debt management solutions and create a personal plan about how to manage their debt.
Mobile Banking	Familiarize yourself with various ways to use mobile banking and how to use mobile banking in a safe and secure manner. Identifies the pros and cons of performing different services using mobile banking vs. branch banking.
Buying a Car	Understand the costs of car ownership, outside of a monthly car payment, to distinguish between the listed price and the actual price of a vehicle and different payment options to decide which is the right choice.
Considering Home Ownership	Participants thinking about buying a home will learn what financial preparation is required prior to purchase.
Mortgages	Learn how the mortgage application process works, the options available, and the costs associated with getting a mortgage.
Mortgage Modifications	Different life events may require modifying a mortgage. Learn about your options, and the resources available.
Investing at Work	Apply best practices for investing in employer-sponsored accounts and learn to understand the advantages and disadvantages of various investment options.
Preparing for Financial Emergencies	Learn to plan for potential financial troubles and explore strategies to weather an ongoing financial crisis.
Family Planning for Higher Education Costs	Learn about the costs and strategies to evaluate for funding higher education.



The financial education programs are provided by EVERFI, Inc., a third party unaffiliated with BMO. These programs are intended to provide general educational information only and are not intended to serve as the basis for your financial planning decisions. BMO is not responsible for the content of the financial education programs and makes no representations or warranties and disclaims any liability with regard thereto. Third party websites may have privacy and security policies different from BMO. Please review the privacy and security policies of such websites. BMO does not provide tax or legal advice. You should consult your tax or legal advisor for advice. Accounts are subject to approval and are provided in the United States by BMO Bank N.A. Member FDIC

