

Fact Sheet: Financial Empowerment & Credit Confidence Series

Hope Women's Center

Provides a safe haven for at-risk women and teen girls at five centers throughout Arizona. TCA's first partnership with an organization whose sole focus is helping women.

Hope Women's Center fosters wholeness and healing through a variety of programs, including:

- ✓ One-on-One Mentoring & Support Groups
- ✓ Education Classes
- ✓ Material Assistance
- ✓ Chemical Dependency Recovery Support
- ✓ Community Resources and Referrals

Many women and girls who seek services at Hope Women's Center have little or no experience successfully managing money and family finances.

How We Help

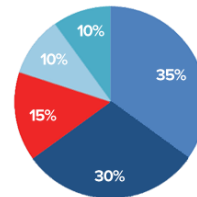
Our goal is to provide a foundation of basic financial literacy and create awareness of how to budget, spend and save wisely.



Additionally, we offer an introduction to basic credit concepts and create an understanding of how to use credit responsibly as the women seek to establish independent lives.

Credit Score Basics:

■ Payment History.....	35%
■ Amount Owed.....	30%
■ Length of History.....	15%
■ New Credit.....	10%
■ Types of Credit.....	10%



Program Details

The Financial Empowerment & Credit Confidence series includes:

Act Your Wage

Explains learning to plan a budget based on take-home income.

Give Yourself Credit

Provides an overview of credit reports and scores; how credit affects daily life.

Teaching Children About Money

Teaches how to explain basic concepts of money, earning, spending, & saving for kids.

Stash It

Discusses the importance of saving with an emphasis on emergency savings.

Spend Smart

Explores the concept of Wants vs. Needs and shares money-saving shopping tips.

Mind Over Money

Explains the factors that influence how we think and feel about spending and saving.

About Take Charge America, Inc.