



YOUR PASSPORT TO FINANCIAL SUCCESS

24/25 - 25/26
**CCA FINANCIAL
LITERACY**

“Financial Literacy is an important part of avoiding financial mistakes and planning for a strong, secure, financial future.”

Details of the 1st Year Program

1st Year CCA Students will complete the Passport Workbook for the beginners 10 course basic principles of Financial Literacy.

All 1st Year courses must be completed by semester end to be eligible to move on for the 2nd Year Advanced Financial Literacy Program.

Completion of each course will be stamped as student continues through both programs and each year must be completed by end of semester.

Planning Timeline

01 Transitioning from High School to CCA?

- Do your 2425 or 2526 FAFSA application early before Fall 2024 or 2025
- Review your MyCCA information & ALWAYS Student Email for notifications
- Check with CCA Financial Aid about needed Requirements
- Apply for Fall/Spring CCA Foundation Scholarships

02 New or Continuing CCA Student To Do List

- Apply for Financial Aid and/or check your status In MyCCA:
- Apply for COF (Colorado Opportunity Fund) if a Colorado Resident for more than a year
- Set up your Bank Mobile Account for CCA Refunds,
- Set up NBS Payment Plan if Financial Aid not covering full Tuition Balance Apply for Fall/Spring Scholarships

03 Planning on Transferring to a 4-Year Institution?

- Whether you're already on track to transfer to a four-year institution or just beginning to consider transferring, CCA is ready to help you with the next step in your academic journey
- Transfer Programs include Bridge to Bachelors, CCA to MSU Denver, Transferrable Degrees Link to apply: <https://ccaaurora.edu/apply/>
- Talk to CCA Financial Aid to discuss your available funds
- Talk to your Academic Advisor for guidance

04 Consider Your Future by Starting a Retirement Plan

- It's never too early to start saving
- Start saving by investing your money
- Start a 401K Plan with your employer. Determine how much they will contribute to your plan

1st Year 10 Course Program

Apply for the Financial Education Microcredential program which includes additional free training opportunities!



Scan this QR code or visit [Sign Up for Financial Education Microcredential Program](#)

01

August: Budgeting

Provide Students with the knowledge and tools to be self-sufficient with Budgeting Basics including evaluating your finances, creating a budget, budget worksheet practice and monthly usage. This course is a prerequisite for Budgeting for the Holidays.

02

September: Banking

To provide the necessary tools to assist and be successful in online banking, using goals to plan for future and know fraud awareness. This course is a prerequisite for Managing Your Personal Finances.

03

October: Credit

Provide Students with the knowledge and tools to be self-sufficient with Credit Basics including what is credit, how to build credit, how to read credit reports. This course is a prerequisite for Psychology of Money.

04

November: Earning

Discuss amount of money an individual makes over a period of time from working, investments, real estate, or other sources. This course is a prerequisite for Women's Voices Around Wealth.

05

December: Fall Graduates Financial Aid and Transfer Success

Fall Graduates Financial Aid & Transfer Success offered on Zoom. Teaches Students how to set up Loan Repayment Plans, review available Financial Aid funds and prepare for transferring to a 4-year Institution.

06

January: Insurance

Students will learn the necessity of different types of Insurance needed during their lifetime. This course is a prerequisite for Retirement 101.

07

February: Investing

Provides Students with many options to begin and become advanced Investors. This course is a prerequisite for Basics of Investing.

08

March: Savings

Learning how to set aside money every time you have income and completing a monthly plan to help compare income vs expenses. This course is a prerequisite for Financial Anxiety.

09

April: Spending

How to use the Basics of Saving to keep a monthly Spending Plan budget. This course is a prerequisite for What is your Debt Ratio?

10

May: Spring Graduates Sendoff Checklist and Student Loan Repayment

Spring Graduates Sendoff checklist & Student Loan Repayment - offered on zoom. Students can utilize the Graduation Check Off list to complete the process and access studentaid.gov to set up a repayment plan.

1st Year 10 Course Program Completion Dates

August: Budgeting Date Completed: _____

September: Banking Date Completed: _____

October: Credit Date Completed: _____

November: Earning Date Completed: _____

December: Fall Graduates Financial Aid & Transfer Success
Date Completed: _____

January: Insurance Date Completed: _____

February: Investment Date Completed: _____

March: Savings Date Completed: _____

April: Spending Date Completed: _____

May: Spring Graduates Send Off Checklist & Student Loan Repayment
Date Completed: _____

Course Notes

Use this area to record important reminders.

Budgeting: _____

Banking: _____

Credit: _____

Earning: _____

Fall Graduates Financial Aid & Transfer Success: _____

Investment: _____

Insurance: _____

Savings: _____

7 Day Challenge

01 Create monthly Budgets: Challenge yourself to do a monthly budget and see the improvements & your money grow! Buy a 12-month budgeting ledger with places to keep coupons, receipts, bills to record monthly activity.

02 Review your Credit Report(s): Challenge yourself to print & review credit reports from the 3 major Credit Bureaus each year. They're FREE every year!

03 Create S.M.A.R.T. goals: A BIG challenge is to create lifelong "S.M.A.R.T. Goals" to achieve your dreams! May happen soon or years down the road. Put them up somewhere you'll see them daily to keep you motivated.

04 Create a plan to pay off debt: A great challenge is to either start paying off the highest debt balance or interest rate account. Repeat for each debt until all are paid off. Remember to still make payments on all the others while focusing on the highest debt!!!

05 Review your [Studentaid.gov](https://studentaid.gov) dashboard: This challenge is the easiest to achieve. Once a month log in to your account to check your Financial Aid usage, Loan Information, Lender Servicer, update your contact info, etc. It's just as easy as checking your bank account!

06 Is your bank working for you? Use this challenge to periodically check how well your banking services are working for you. Can you get a better interest rate for your accounts or credit cards?

07 Review your Transfer Credits before graduation: Be challenged to keep up with your credits to have a smooth transfer to your 4-year institution.

Quiz Time

Question 1: Who are the top 3 Credit Bureaus? _____

Question 2: What are “Wants” vs “Needs”? _____

Question 3: What is a “Variable” Expense? _____

Question 4: What is a “Fixed” Expense? _____

Question 5: What is meant by the “Debt to Income Ratio”? _____

Question 6: What does it mean to have “Good Credit”? _____

Question 7: How do you maintain a “Good” Credit Score”? _____

Question 8: How can you stop “Spending Leaks”? _____

1st Year Total Course Assessment

1. **Were satisfied with the knowledge you gained from the courses?**
 Yes No
2. **Do you feel you achieved your desired learning outcome?**
 Yes No
3. **Were you able to understand the topic concepts?**
 Yes No
4. **Did you enjoy how the presentation was given by facilitator?**
 Yes No
5. **How effective were the presentation learning materials used in this course?**
 Yes No
6. **Will you implement these topics in your life?**
 Yes No
7. **How likely are you to recommend this course to a friend or classmate?**
 Yes No
8. **Was a Self-Paced course better for you?**
 Yes No
9. **Are there other topics you'd like added to program?**
 Yes No
10. **Did you finish all topics by semester end?**
 Yes No

Passport to Financial Success

2nd Year Advanced: 10 Course Program

2nd Year 10 Course Program

01

August: Budgeting for the Holidays

Students use budgeting skills to start saving & creating a Holiday Budget to determine how much money is needed for holiday expenses. Must have completed 1st Year Budgeting Basics course.

02

September: What is your Debt Ratio?

For Students to become aware of their number of debts, what plan can be used to assist reducing and or eliminate acquired debt. Must have completed 1st Year Spending Basics course.

03

October: Women's Voices Around Wealth

Create student awareness and how to think about what the wealth gap is and what actions they can take to close the gap. Must have completed 1st Year Earnings course.

04

November: Retirement 101

Develop an understanding of how to get started in retirement planning knowing there may be some risk involved. Must have completed 1st Year Insurance course.

05

December: Financial Anxiety

To create successful processes to identify, determine results and practice having no financial anxieties. Must have completed 1st Year Savings course.

06

January: Psychology of Money

Students can identify their spending triggers and successfully use set goals to improve finances. Must have completed 1st Year Credit Basics course.

07

February: Planning for Transferring

To offer students all options and steps for a successful transfer to a 4-year institution.

08

March: Managing your Personal Finances

To successfully learn how to use budgeting and debt worksheets to understand why it's important to lower/eliminate debt. Must have completed 1st Year Banking course.

09

April: Basics of Investing

To introduce students to the basics of investing. Goal is to take away some of the fears of investing, beginning investing options, and build confidence into join the investment world. Must have completed 1st Year Investment course.

10

May: Spring Graduates Sendoff Checklist & Student Loan Repayment

Students will effectively choose a repayment plan, learn who their Lender Servicer is, and be ready for repayment to avoid delinquency and/or default.

2nd Year 10 Course Program Completion Dates

August: Budgeting for the Holidays Date Completed: _____

September: What's your Debt Ratio? Date Completed: _____

October: Women's Voices Around Wealth Date Completed: _____

November: Retirement 101 Date Completed: _____

December: Financial Anxiety Date Completed: _____

January: Psychology of Money Date Completed: _____

February: Planning for Transferring Date Completed: _____

March: Managing your Personal Debt Date Completed: _____

April: Basics of Investing Date Completed: _____

May: Spring Graduates Send Off Checklist & Student Loan Repayment
Date Completed: _____

Course Notes

Use this area to record important reminders.

Budgeting for the Holidays: _____

What's your Debt Ratio? _____

Women's Voices Around Wealth: _____

Retirement 101: _____

Financial Anxiety: _____

Psychology of Money: _____

Planning for Transferring: _____

Managing your Personal Debt: _____

7 Day Challenge

01 **Start your Holiday Budget:** It's never too early to start budget planning for the Holidays! Throughout the year, start buying gifts on sale, cut back on food expenses, use coupons and watch the weekly grocery ads. Maintain that budget spreadsheet!

02 **List your Debt & Income:** Plan to keep your debt down to a minimum and not use all your income. Look for ways to eliminate excess spending. Stick to your spending spreadsheet!

03 **Start planning for Saving & Retirement:** Learn what options are available for starting a savings plan or invest in your employers 401K program.

04 **Identify your Spending Behaviors:** What type of a spender are you? Learn what type(s) you are so you can adjust your behavior and start to have more money.

05 **Start a plan to manage your personal debt.** Learn the methods for eliminating debt and keeping spending down. Always think, maintain, maintain, maintain those spreadsheets!

06 **Take a step into Investing.** Start making small investments now to grow for the future, then try taking a risk with new options. Talk to a financial specialist for advice. The consultation is usually FREE!

07 **Complete your Graduation Checklist & Student Loan Repayment Guide.** Make sure you are ready to go for your move to a new institution or entering loan repayment. Keep in touch with your Academic and Financial Aid Advisors.

Quiz Time

Question 1: What is meant by “Wealth Gender Gap”? _____

Question 2: What causes your Debt Ratio to be high? _____

Question 3: List ways to overcome your “Financial Anxieties.” _____

Question 4: What are ways to get started in Investing? _____

Question 5: Where do you go to set up a Student Loan Repayment Plan?

Question 6: Why is it important to make a Holiday Budget? _____

Question 7: Why is it never too early to plan for Retirement? _____

Question 8: What are you doing to manage your personal finances?

2nd Year Course Assessment

1. Where satisfied with the knowledge you gained from the courses?
 Yes No
2. Do you feel you achieved your desired learning outcome?
 Yes No
3. Where you able to understand the topic concepts?
 Yes No
4. Did you enjoy the facilitators presentation?
 Yes No
5. How effective were the presentation learning materials used in this course?
 Yes No
6. Did the course meet your expectation?
 Yes No
7. How likely are you to recommend this course to a friend or classmate?
 Yes No
8. Do you prefer Zoom, In-Person or Hybrid for these courses?
 Yes No
9. Did the time and day work for you?
 Yes No
10. If not, what time and day is better for you?

Resource Library



WhichWay Additional Courses:

A massive open online course aimed at unlimited participation and open access via the Web. In addition to traditional course materials, there are quizzes, filmed lectures, and additional readings.



Go to studentaid.gov:

Use this helpful tool to do your FAFSA, update your contact information, locate your Loan Lender Servicer, and set up a Loan Repayment Plan.



Get Your FREE Credit Reports Here!

Free online credit reports are available from Equifax, Experian and TransUnion. Credit reports play an important role in your financial life and we encourage you to regularly check your credit history.



Connect With Our Community!

[CCAURORA.EDU/CONNECT](https://ccaaurora.edu/connect)

