



IT'S YOUR MONEY. KEEP MORE OF IT.

We can help you find an affordable checking account.

... and open the door to more opportunities.

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BANK ON Yakima, WA

Everyone is welcome™

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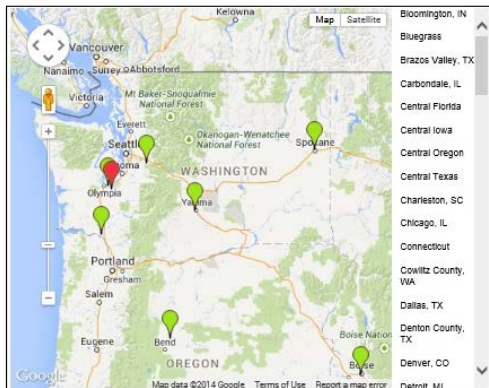
Home Find A Bank On Program

Bank On Programs

There are three ways to find a Bank On program near you:

- Click on a green pinpoint for local programs and red pinpoint for statewide programs in the interactive Google Map below.
- Search by city & state or ZIP code in the fields below.
- Select a program from the alphabetic list below.

Don't see your program listed here? [Register](#) to become a Program Administrator and then add your listing.



Search for a Program

Name
City
State

Proximity Within miles of (ZIP code).

Search

- Bank On Cowlitz
- Bank On Kitsap
- Bank On North Sound
- Bank On Pierce County
- Bank On Seattle-King County
- Bank On Spokane
- Bank On Thurston
- Bank On Yakima

Conceptual Framework

Bank On programs bring together local government, financial institutions, financial regulators and community organizations to design safe, affordable and convenient transaction accounts for unbanked consumers. This conceptual framework lays out the partners, activities, goals and intended consumer outcomes for a Bank On program, as well as two key assumptions that drive the design of the model.

Assumptions:

1. The unbanked population pays more for basic financial services than the banked population does.
2. Financial institutions are able to serve unbanked consumers in a way that is sustainable to their business operations.





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Bank On Financial Education Standards

 Financial Education Standards			
Topic	Objective by the end of this module participants will:	To achieve the objective, participants will be able to:	Class discussions may include:
Financial goal setting	Be able to set financial goals and meet them	<ul style="list-style-type: none"> Identify important short and long-term financial goals Identify steps to reach their goals Create a written plan to accomplish their goals Identify benchmarks that help track success with respect to reaching their goals 	<ul style="list-style-type: none"> Financial hopes and dreams Talk about personal views on money Habits and customs when they were growing up How their current family relates to money Managing money in the household Changes they would like to make to better use their money The difference between short- and long-term goals
Controlling your money	Understand how to manage their money successfully	<ul style="list-style-type: none"> Specify savings goals they have Identify relevant income and expense categories they deal with Manage cash flow to pay bills on time Create a savings and spending plan to estimate monthly income and expenses Identify strategies they can employ to decrease spending and increase income Track their periodic expenses Adjust their savings and spending plans as life-situation changes 	<ul style="list-style-type: none"> Managing their money because "every dollar has a job to do" Sharing ideas about how to develop the habit of writing down all income and expenses How controlling their money better can help you increase savings to meet their goals The importance of planning their expenses and checking their plan against reality The importance of "paying yourself first" Living within their means Strategies to pay down debt quickly Why reducing debt is a form of saving
Checking accounts	Understand how to use a checking account responsibly	<ul style="list-style-type: none"> State the benefits of using a checking account Determine which checking account works best for them Identify the steps involved in opening a checking account Deposit and withdraw money from a checking account Write checks correctly to pay bills Reconcile their checking account by using a check register Avoid overdrafts and other necessary fees How to bank online 	<ul style="list-style-type: none"> Ways they can assure that their money is safe Why using a checking account makes sense for them Accessing money through debit cards, checks or ATMs Automatically depositing pay checks and benefit checks The amount they save by using a checking account vs. using check cashers Purchasing what they need using online banking Strategies to avoid overdraft fees Strategies to ensure they pay bills on time Availability of Bank on Seattle-King County accounts Experiences they have had with a bank or credit union in the past General differences between credit unions and banks



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Financial Education Barriers ?



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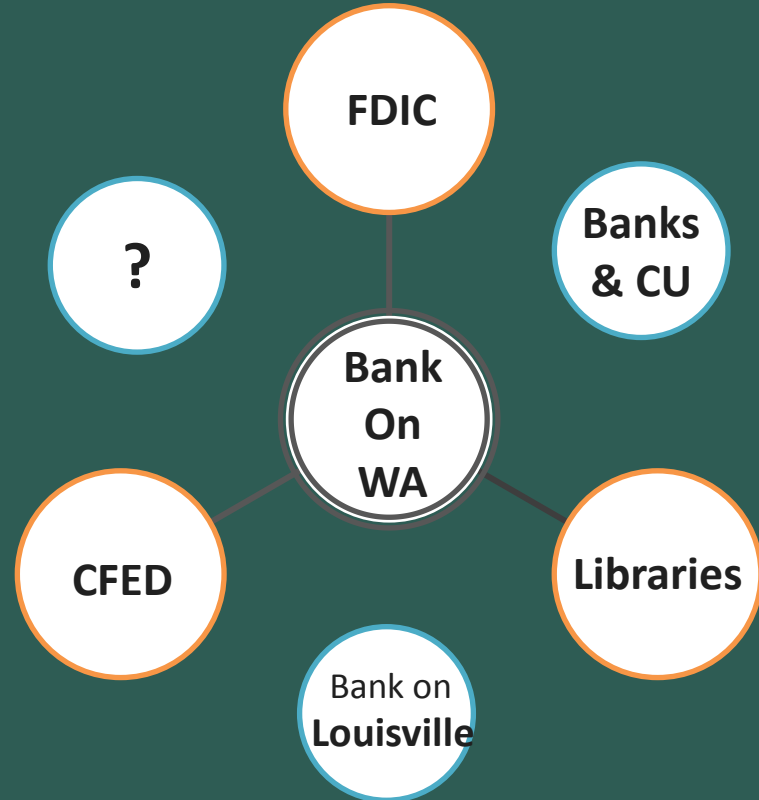
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The Power of Collaboration: Mapping your Brain Trust





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Money Smart - A Financial Education Program

The 11 Money Smart Training Modules

1. Bank on It
2. Borrowing Basics
3. Check it Out
4. Money Matters
5. Pay Yourself First
6. Financial Recover
7. Keep it Save
8. To Your Credit
9. Charge it Right
10. Loan to Own
11. Your Own Home



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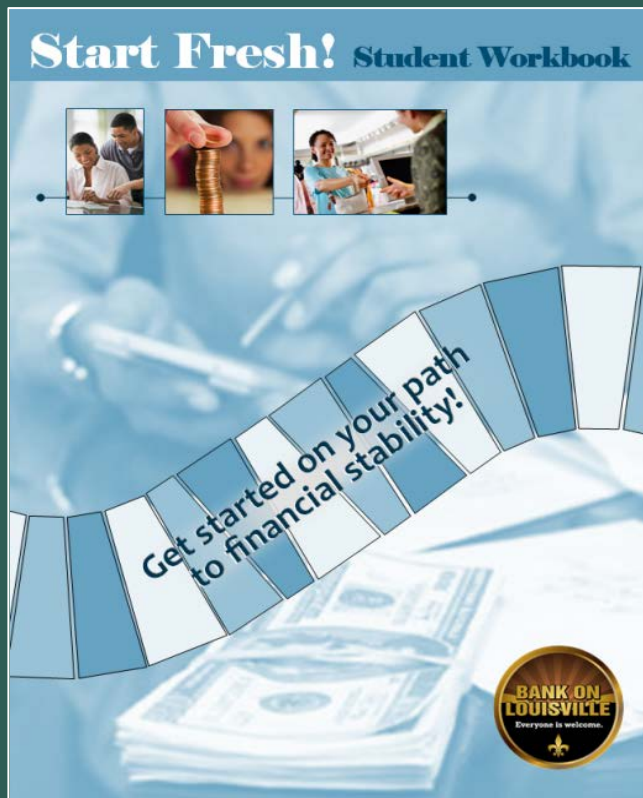
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Bank On Louisville's Start Fresh! curriculum



1. Student Workbook
2. Pre-Survey/Post Survey
3. Certificate of Completion
4. Certified Fresh Start! Providers
5. Facilitators Guide
6. Start Fresh! Agreement
7. Host Sites



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Questions?

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everyone is welcome