



Four Cornerstones of Financial Wellness Train-the-Trainer

LSS Financial Counseling has been offering **Train-the-Trainer** for over 15 years nationwide, training thousands of front-line staff at supportive service agencies to integrate financial coaching and financial wellness activities into their work. The curriculum and trainers are informed by LSS Financial Counseling's 30+ years of trusted and non-judgmental services. The **Four Cornerstones of Financial Wellness** (formerly *Four Cornerstones of Financial Literacy*) curriculum has been recently revised and updated.

The overall goal of financial wellness education is to help households build financial resiliency. As a front-line person sharing information, you are part of the movement to increase economic stability. The **Four Cornerstones of Financial Wellness** addresses practical financial concerns in four sections:

- 1) Budgeting to Create Savings
- 2) Debt Reduction and Asset-Building
- 3) Building a Good Credit Rating
- 4) Consumer Protection and Financial Institutions

Four Cornerstones of Financial Wellness Train-the-Trainer is effective because it is not "one more thing" for you to do, but it gives real life examples and information to incorporate into your day-to-day work. Most financial wellness curricula are not appropriate because they are either aimed way too low (e.g.- emergency financial assistance only) or ignore realities of consumer fraud, predatory lending, debt collections, and the inequities of credit. These financial barriers must be addressed to ensure the stability of individuals and families.

Our trainers provide guidance and exercises for participants to gain confidence in their financial coaching abilities. Participants will receive a copy of the updated curriculum as well as a Leader's Guide. Here is what our most recent participants of our training said:

- *"The most enjoyable training I have ever attended."*
- *"Insightful, thought-provoking, detailed information, useful tools and guides."*
- *"This helped increase my comfort level with the topic. I haven't always done things perfectly with money but this was a non-judgmental approach to hard discussion topics."*
- *"The presenters made financial (topics) easy to understand."*

For additional information please call **(888) 577-2227** or email **financial.ed@lssmn.org**.