

A Dozen Ideas for Financial Education

Use this monthly calendar to focus your consumer education messages on your Web site, in your lobby and in newsletters. Keep your programs fresh and timely with these themes.

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| JANUARY Get Financially Fit Financial Organization and Budgeting Tips | FEBRUARY Don't Fall for Fraudsters' Lines Tips to Help You Prevent Identity Theft | MARCH Safety in Numbers Protect your PIN ... and Other ATM Safety Tips | APRIL Savings: Your Financial Umbrella Learn to Save for Education, Vacation and Emergencies |
| MAY Check it Out! Your Bank's Services Can Serve You Well! | JUNE Home, \$weet Home Finding the Right Mortgage And Tips on Cutting Household Expenses | JULY Financial Independence Tips to Pay Down Debt, Budget and Save | AUGUST Don't Get Hooked! Protect Yourself From Phishers and Scammers |
| SEPTEMBER Your Financial Report Card Request and Review Your Credit Report Annually | OCTOBER Are You Credit Smart? Credit Card Education, Credit Dos and Don'ts | NOVEMBER It's a Giving Thing Charitable Giving Ideas, Making a Holiday Budget For Gifts and Expenses | DECEMBER Don't Leave Your Finances Cold! Account for Your Spending; Keep Receipts & Data Secure |

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