

Financial Literacy Class

Lucas County residents interested in participating in the Pathway Financial Literacy class are encouraged to contact a Pathway Case Manager or Job Coach at 419 242 7304

The following documents are required for intake:

- Current documentation of all household income (all members age 18 or older) for the last 3 months.
- A valid photo ID for all adults 18 years of age or older.
- Social Security cards and birth certificates for all household members. -OR-
- One of the following for all household members: voter's registration, valid passport, permanent resident/work visa documentation.
- Letter of support for ALL zero income household members. Letter to be written by person who supports you, and include the names of all supported persons.

This program is offered to low-income Lucas County residents. Participants are guided through the Consumer Financial Protection Bureau's *Your Money, Your Goals: A financial empowerment toolkit*, which provides resources and tools on setting goals, managing cash flow, dealing with debt, and understanding credit reports and scores.

Cash				
Date	Description	Increase	Decrease	Balance
Jan. 1, 20X3	Balance forward			\$ 50
Jan. 2, 20X3	Collected receivable	\$ 10,000		60
Jan. 3, 20X3	Cash sale	5,000		65
Jan. 5, 20X3	Paid rent		\$ 7,000	58
Jan. 7, 20X3	Paid salary		3,000	55
Jan. 8, 20X3	Cash sale	4,000		59
Jan. 8, 20X3	Paid bills		2,000	57
Jan. 10, 20X3	Paid tax		1,000	56
Jan. 12, 20X3	Collected receivable	7,000		63

Example

2015 Financial Literacy Schedule

All classes are at 9:00 am and are free.

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|---------------------------|----------------------------|
| February 25 th | August 26 th |
| March 25 th | September 30 th |
| April 29 th | October 28 th |
| May 27 th | November 18 th |
| June 24 th | December 9 th |
| July 29 th | |

Income Limits by Household Size (for more than 8, add \$5,200 for each additional person)		
Household Size	Total Household Annual Income	Income for Past 90 Days
1	\$14,850.00	\$3,712.50
2	20,025.00	\$5,006.25
3	25,200.00	\$6,300.00
4	30,375.00	\$7,593.75
5	35,550.00	\$8,887.50
6	40,725.00	\$10,181.25
7	45,912.50	\$11,478.13
8	51,112.50	\$12,778.13

Pathway reduces poverty by providing comprehensive services that create pathways to self-sufficiency.

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<http://www.PathwayToledo.org>

