



# Lunch Learn

## Free Seminar Program



**As a benefit to our Preferred Partners, Noble Credit Union provides free financial seminars to your staff. We present at your place of business during a convenient time and educate your employees on a topic of your choice.**

### **Creating a Monthly Budget**

- Steps to setting up a spending plan
- Set short and long-term financial goals
- Utilizing financial tools

### **Understanding the Loan Process**

- What lenders look for
- How extra payments affect you
- Difference between principal & interest

### **Identity Theft**

- How to minimize risk of ID theft
- What to do if you're a victim
- How crooks get your personal information

### **Purchasing a Home**

- Helpful do's & don'ts of homebuying
- The importance of getting pre-approved
- Down payment requirements

### **How to Read Your Credit Report**

- What is on your credit report
- Learn how credit reports are created
- Why checking your credit is important

### **Understanding and Rebuilding Credit**

- Understanding your credit score
- Knowing and protecting your credit score
- Ways to improve your credit

### **Get Out of Debt**

- What is the true cost of debt
- Why budgeting is crucial
- Different ways to pay down debt

### **Holiday Savings**

- The cost of Holiday debt
- How much can you really afford
- Comparison shopping

For more information or to set up a seminar at your place of work, please contact Erin Darchuck at (559) 451-2358 or [ErinD@NobleCU.com](mailto:ErinD@NobleCU.com).



**NOBLE**  
CREDIT UNION

*Where you're worth more*