



# PNC Community Development Banking



At PNC Bank, we believe every decision is a financial decision, and our mission is to give you the confidence, information and tools you need to make informed financial decisions that help you achieve your goals. That's why financial education is a key part of our commitment to our customers and the communities we serve. Whether you're getting started for the first time or you want to refresh your skills, we can help you discover how to manage and plan your finances and future.

## Throughout PNC's service areas, our trained professionals provide free financial education seminars, including:

### **BANK ON IT\*\***

There are many different kinds of financial institutions. Learn about the characteristics of each, and discover how to open an account. You'll be surprised to discover all the financial services available to help you achieve your financial goals.

### **FOUNDATIONS OF MONEY MANAGEMENT**

Learn to manage and use banking accounts. Identify strategies to reconcile an account and avoid overdrafts. Create a personal budget and learn how to achieve financial goals. You can also take this course online at <http://pncfoundations.com>

### **PAY YOURSELF FIRST\*\***

Saving effectively requires understanding savings options and developing savings goals. Whether you want to take a vacation, buy a new home or car, pay for your child's college tuition, or retire, effective savings practice can make it all possible.

*\*\*FDIC materials*

### **KEEP IT SAFE\*\***

Your relationship with your bank is only the beginning of your available resources for financial security. Become familiar with financial concerns like identity theft and about preparing for the unexpected. Learn how your careful planning can help you through financial emergencies.

### **RAISING MONEY-SMART KIDS**

By teaching your children about money at an early age, you can help them develop good financial habits – ones they may carry with them for the rest of their lives. Learn which money skills a child should master before leaving home and how to teach young children to save toward a goal.

### **BORROWING BASICS\*\***

Define "credit" and "loan." Identify costs associated with loans and identify the factors lenders use to make lending decisions. Compare installment loans to rent-to-own services and payday loans.

### **TO YOUR CREDIT\*\***

How much do you really know about credit reports and credit history? Learn why credit is important, as well as how to order, read and analyze your credit report. Discover how you can build or improve your credit history and use credit even more effectively as you strive to achieve your financial goals.

### **FINANCIAL FITNESS**

Just as a consistent exercise regimen can improve your body's health and performance as you achieve physical fitness goals, creating a budget and tracking expenses can help you reach your financial goals.

### **YOUR OWN HOME\*\***

Learn the advantages and disadvantages of renting versus owning a home. Identify questions to ask to determine readiness to buy a home, identify basic terms and required disclosures used in mortgage transaction. Identify predatory lending practices and loan scams.

### **PRACTICAL MONEY SKILLS™ FOR LIFE**

PNC Bank is proud to team up with VISA® to offer Practical Money Skills for Life for our customers, to support their lifelong learning Financial Education. Curricula are available for children, teens, college students and individuals with special needs. Visit [pnc.practicalmoneyskills.com](http://pnc.practicalmoneyskills.com) for more information.

### **SPANISH LANGUAGE SEMINARS**

Be sure to contact us about our seminars offered in Spanish: Bank On It, Money Matters, Keep It Safe, Borrowing Basics, and Foundations of Money Management.

## **LEARN MORE**

**Interested in one or more of these workshops?** Contact your local PNC branch.

**You can also find more information online.** Visit [PNC.com/communitydevelopment](http://PNC.com/communitydevelopment) to contact the community consultant in your region. Also, make sure you visit [PNC.com/achievementsessions](http://PNC.com/achievementsessions) to learn more about saving, spending, borrowing and investing in our new online, social experience!



Seminars provided for informational purposes only and do not provide legal, financial or accounting advice. Individuals should consult their own advisor for specific advice concerning their individual situation.

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