

Online Sweat Equity Opportunities

Overview: This document provides a list of pre-approved online financial education courses that can be counted towards sweat equity. If you need assistance, contact homeownerservices@orangehabitat.org

1. FDIC Money Smart Online Financial Education

- a. **About:** Money Smart Computer-Based Instruction provides financial education for Adults and Young Adults. The training covers topics such as the basics of borrowing money wisely, using a spending plan to achieve financial goals, and how to use banking products effectively.
- b. **Sweat Equity Requirement:** *The adult learning track features 11 modules. The young adult learning track (for those age 13 and older) features eight modules. Each module can generally be completed within 30 minutes. Successful completion of a module will earn the user a certificate of completion for the module.
- c. **Sweat Equity Hours:** Maximum hours towards FDIC modules will be **5.5 hours** (11 modules x 30 minutes.) *To receive credit for sweat equity, please log 30 minutes towards each module in your sweat equity log and email homeownerservices@orangehabitat.org a copy of your certificate of completion.
- d. **Languages:** English / Spanish
- e. **Website:** To begin, please go to <https://moneysmartcbi.fdic.gov/> and set up an individual account.

2. NEFE's Smart About Money (SAM) Online Curriculum

- a. **About:** Smart About Money is a free online financial education curriculum offered by National Endowment for Financial Education. Money Management Course: SAM's Money Basics courses form the foundation for the rest of your personal finance journey. The 13 modules include: Spending and Saving, Credit and Debt, Insurance, Investing, and Employment, My Emergency Fund Plan, My Financial Well-Being Plan, My Healthcare Costs Plan, My Health Care Costs, My Housing Plan, My Life Events and Transitions Plan, My Retirement Plan, My Transportation Plan.
- b. **Sweat Equity Requirement:** Each module can generally be completed within 45 minutes. *To receive credit for sweat equity, email homeownerservices@orangehabitat.org a copy of your certificate of completion AND one complete workshop or handout that is mentioned in each module. Log 45 minutes for each module in your sweat equity log.

- c. Sweat Equity Hours: Maximum hours towards SAM modules will be 9.75 hours (for completion of all 13 modules.)
- d. Language: English
- e. Website: To begin, please go to <https://www.smartaboutmoney.org/> and set up an account. If you need assistance, contact Sarah Wessell and she can walk you through step-by-step.

3. GCF Money Basics Course

- a. Overview: This is an eighteen-module course that ends with a short quiz.
- b. Website: Go to <https://edu.gcfglobal.org> to access the course. On the upper right side of the screen, click the word "Topics" A large menu will open Under the heading: Skills for Today, click "Personal Finance." On the next screen, go to Money Basics and click "Tutorial." On the right there will be a "Log In" prompt. I suggest you go ahead and click this to set up a username and password. This way, the website will remember your progress and you can pick up right where you left off if you take a break.
- c. Sweat Equity Requirement: Work through the 18 modules and take the quiz at the end. Take a screenshot of your quiz results and email it to me in order to receive sweat equity hours.
- d. Sweat Equity Hours: 3 hours total. Remember to submit your quiz results!
- e. Languages: English and Spanish