

PAK ENRICHMENT CAMP

FINANCIAL LITERACY

TOPICS DISCUSSED

- Protecting your investment
- Understanding and developing a budget
- Credit Counseling
- Home Ownership
- Starting & Maintaining a business

20s: Laying the Foundation

- Establish an emergency fund
- Start contributing to a retirement account (e.g., 401(k) or IRA)
- Set financial goals (short-term and long-term)
- Learn about budgeting and managing debt

30s: Building Momentum

- Increase retirement contributions, aiming for at least 15%
- Pay off high-interest debt (credit cards, loans)
- Consider investing in low-cost index funds or ETFs
- Save for major life events (home purchase, children)

40s: Strengthening Your Position

- Maximize contributions to retirement accounts
- Reassess financial goals and adjust as necessary
- Diversify investments to mitigate risk
- Start planning for children's education expenses

50s: Preparing for Retirement

- Focus on catching up on retirement savings (utilize catch-up contributions)
- Review and adjust your investment strategy as retirement approaches
- Develop a comprehensive retirement plan, including healthcare costs
- Consider working with a financial advisor for personalized guidance

60s: Transitioning to Retirement

- Finalize retirement plans and set a withdrawal strategy
- Evaluate Social Security options and timing for benefits
- Ensure your estate plan is up-to-date (wills, trusts, beneficiaries)

Enjoy the fruits of your labor, while remaining mindful of long-term financial health.




FINANCIAL AWARENESS

- 1 "Create a Budget": Track your income and expenses to understand your financial situation.
- 2 "Build an Emergency Fund": Save three to six months' worth of living expenses to avoid debt in emergencies.
- 3 "Prioritize Debt Repayment": Focus on paying off high-interest debts first, such as credit cards.
- 4 "Live Within Your Means": Spend less than you earn and avoid lifestyle inflation.
- 5 "Avoid Unnecessary Debt": Think twice before taking on new loans or credit, and only use credit when necessary.
- 6 "Use Cash for Purchases": Consider using cash or debit cards to control spending.
- 7 "Plan for Major Expenses": Save ahead for big purchases instead of relying on credit.
- 8 "Educate Yourself About Finance": Learn about personal finance, budgeting, and investment strategies.
- 9 "Set Financial Goals": Define short-term and long-term goals to stay motivated and focused.
- 10 "Review and Adjust Regularly": Periodically assess your financial situation and adjust your budget and goals as needed.

Alisia Jackson
Executive Director

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FINANCIAL LITERACY BASIC RULE OF THUMB

- Wants vs Needs - (start to prioritize your expenses)
- Money is Finite - (your balance will go to zero with no planning)
- Plan all including the ins and outs - (even simple planner works)
- Know the value of \$\$\$ - (invest to keep or increase the value of cash)



GRANT: CRIME PREVENTION

KEY COMPONENTS

- Community Engagement
- Education & Awareness
- Youth Intervention Programs
- Neighborhood Watch Programs
- Rehabilitation & Reentry Support

Our Crime Prevention Program is a coordinated effort aimed at reducing criminal activities, enhancing public safety, and improving the quality of life within our community. These programs are focused on proactive strategies to address the root cause of crime, such as poverty, lack of education, and social inequality.

CRIME PREVENTION

(CDL'S * EXPUNGEMENT * EVICTIONS * CDA'S)



WHAT WE LEARNED

Mission Statement: The MCYVPC Convenes community stakeholders, conducts research, provides leadership, and empowers people to create opportunities that build more peaceful homes, schools, neighborhoods, and workplaces.

Strategic Focus: The MCYVPC activates community partners to prevent youth violence in Indianapolis through 2 strategic initiatives: (1) Advocate for system-level change, and (2) Champion direct support for youth and families.

EVENTS

JULY
26 IEE Coalition Meeting at 4PM

AUG
28 Trauma-Informed Care Training from 9:00 AM to 1:00 PM

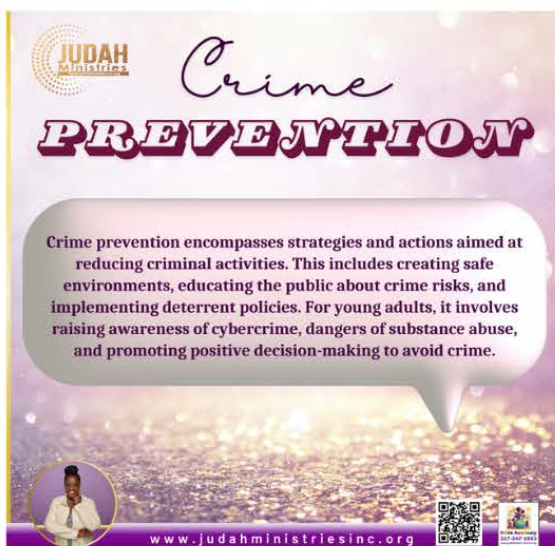
SEP
19 Education & Employment Work Group

SEP
20 MCYVPC White House Gun Violence Awareness at 11 AM

TWI TASKFORCE ROUND TABLE

DEFINING CHANGE MAKERS AND BRINGING EVERYONE TO THE TABLE TO HELP MAKE A CHANGE. HOW CAN WE ALL BECOME CHANGE MAKERS REGARDING WORKFORCE DEVELOPMENT AND THE PEOPLE THAT WE SERVE, THOSE THAT ARE IN RESILIENT COMMUNITIES, THAT'S WHO WE SERVE; THOSE THAT ARE UNDERSERVED. AND THOSE THAT DON'T KNOW ALL THE OPPORTUNITIES AND BENEFITS THAT ARE HERE FOR THEM TO HAVE ACCESS TO. OUR GOAL IS TO PUSH THE CHARGE TO HELP YOU LOOK AT DIFFERENT WAYS TO OPEN UP OPPORTUNITIES FOR PEOPLE TO EITHER LEARN ABOUT ADDITIONAL RESOURCES OR AN OPPORTUNITY THAT YOUR ORGANIZATION ALREADY OFFERS FOR EMPLOYMENT OR THAT YOU ARE HERE TO HELP HAVE A VOICE AND MAKING CHANGE WHILE YOU ARE AT THE TABLE.

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Crime PREVENTION

Crime prevention encompasses strategies and actions aimed at reducing criminal activities. This includes creating safe environments, educating the public about crime risks, and implementing deterrent policies. For young adults, it involves raising awareness of cybercrime, dangers of substance abuse, and promoting positive decision-making to avoid crime.

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"The best weapon against crime is a well-educated mind."

- John Locke

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CHRISTMAS WRAPPING

SPECIAL THANK YOU TO:

- Robert Hailey
- Andrea McGordon
- Dee Taylor
- Marla Steigerwald
- Haley Lowe



On behalf of Judah Ministries, we want to extend our heartfelt gratitude to all 19 branches of Old National Bank for your amazing support in helping us wrap over 1,000 gifts for our Christmas giveaway. Your generosity, teamwork, and dedication truly made a difference and helped us bring joy to so many families this holiday season.



EMPOWER TO EDUCATE

SPANISH & ENGLISH CLASSES

Empower to Educate program includes English & Spanish classes to ensure our teachers can communicate in multiple languages to better serve the community.



TOPICS INCLUDE:

- Workshops & Training Sessions
- Mentorship Opportunities
- Resource Access
- Community Engagement
- Empowerment Tools

