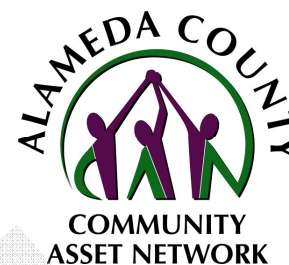
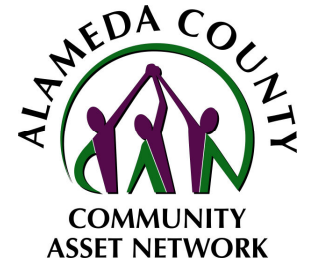


Consumer Savvy Curriculum Outline



- A. Survey of Audience
 - “who has had a problem” or “who has been taken advantage of”
 - comparison chart
- B. Framing of the problem
 - narrative of fin predators/scams
- C. Purpose of curriculum
 - what do you want to see in your life, community or world
 - Voting with your\$, supporting your community
 - following materials will outline what to avoid and safe and quality alternatives that will help you and your community
- D. Debt Spiral Products
 - 1. *Credit cards*
 - what you need from the product: what service are you trying to get?
 - Predatory product- why, cost, who
 - Alternative solution-why, cost, who benefits
 - Success story
 - 2. *Car*
 - what you need from the product: what service are you trying to get?
 - Predatory product- why, cost, who
 - Alternative solution-why, cost, who benefits
 - Success story
 - 3. *Check Cashing*
 - what you need from the product: what service are you trying to get?
 - Predatory product- why, cost, who
 - Alternative solution-why, cost, who benefits
 - Success story
 - 4. *Payday loans*
 - what you need from the product: what service are you trying to get?
 - Predatory product- why, cost, who
 - Alternative solution-why, cost, who benefits
 - Success story
 - 5. *Money Transfers/remittances*
 - what you need from the product: what service are you trying to get?
 - Predatory product- why, cost, who
 - Alternative solution-why, cost, who benefits
 - Success story
 - 6. *Legal services*
 - what you need from the product: what service are you trying to get?
 - Predatory product- why, cost, who
 - Alternative solution-why, cost, who benefits
 - Success story

Consumer Savvy Curriculum Outline



7. Taxes

- what you need from the product: what service are you trying to get?
- Predatory product- why, cost, who
- Alternative solution-why, cost, who benefits
- Success story

8. Credit Repair

- what you need from the product: what service are you trying to get?
- Predatory product- why, cost, who
- Alternative solution-why, cost, who benefits
- Success story

9. Home (purchase and insurance)

- what you need from the product: what service are you trying to get?
- Predatory product- why, cost, who
- Alternative solution-why, cost, who benefits
- Success story

10. Health coverage "discount" programs

- what you need from the product: what service are you trying to get?
- Predatory product- why, cost, who
- Alternative solution-why, cost, who benefits
- Success story

11. For-profit education institutions

- what you need from the product: what service are you trying to get?
- Predatory product- why, cost, who
- Alternative solution-why, cost, who benefits
- Success story

12. Identity protection

- what you need from the product: what service are you trying to get?
- Predatory product- why, cost, who
- Alternative solution-why, cost, who benefits
- Success story

13. Prepaid debit cards

- what you need from the product: what service are you trying to get?
- Predatory product- why, cost, who
- Alternative solution-why, cost, who benefits
- Success story

14. Personal loans/financing

- what you need from the product: what service are you trying to get?
- Predatory product- why, cost, who
- Alternative solution-why, cost, who benefits
- Success story