



Lifetime Training Solutions™

25 East 9 1/2 Mile Road,
Pensacola, Florida 32534

Contact us to get
started managing
your finances today!



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smarthorizons.com
The Smart Choice in Innovative Training Solutions



Financial Literacy Program

Understand how
money works in
the world.

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Understanding How Money Works in the World

In the US, education in subjects such as Math, English, Science, and History are viewed as high-priority and necessary to one's future. However, financial literacy is often swept under the rug and left as something for young adults to learn on their own, as they go. Lifetime Training Solutions® now offers a program to help educate these young adults on how money actually works in the real world.



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Learn How to Manage Your Money

Having enough money for a purchase doesn't necessarily mean you can afford that purchase. Part of learning to manage your finances is learning the true meaning of this principle. In our Financial Literacy Program you will learn how to track where your money goes, the difference between discretionary and non-discretionary spending, and ways to redirect unneeded discretionary spending.



Topics Covered:

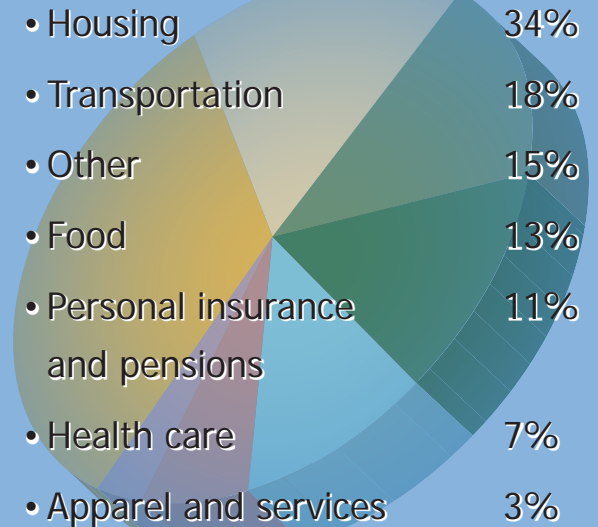
- Money Knowledge
- Banking and Saving
- Consuming
- Taxes
- Budgeting
- Credit
- Consumer Education

800.261.6248

Make Informed Financial Decisions

85% of college seniors plan to move home with their parents after graduation due to financial hardships. Financial literacy is essential in helping today's youth thrive on their own. According to a 2012 study by creditcards.com, the average American household with at least one credit card has nearly \$15,950 in credit card debt. This program will help you gain the knowledge to move away from the paycheck-to-paycheck lifestyle that has so many Americans trapped in financial limbo.

2013 Household Expenses by Category*



*Source: United States Department of Transportation

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