

**From:** [Bank of Ann Arbor](#)  
**To:** [Samara Barrett](#)  
**Subject:** April is Financial Literacy Month!  
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## April is Financial Literacy Month!

Financial literacy is an important skill for managing various aspects of personal finance, such as understanding debt, planning a budget, and preparing for retirement. It is not commonly included in school curricula and may not be intuitive for everyone, but Bank of Ann Arbor is here to provide the resources to help individuals improve their financial knowledge.

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### Financial Literacy Programming

**Navigating Personal Debt** Not all debt is bad. This session identifies the difference between "good debt" vs "bad debt."

**Senioritis** For high school seniors preparing for what happens after graduation, we'll talk financial aid, the difference between private and government backed loans, repayment, setting goals, and budgeting.

**Credit Bureau Reports** This session will walk you through how to obtain a free credit report, how to read your credit report, and general best practices for

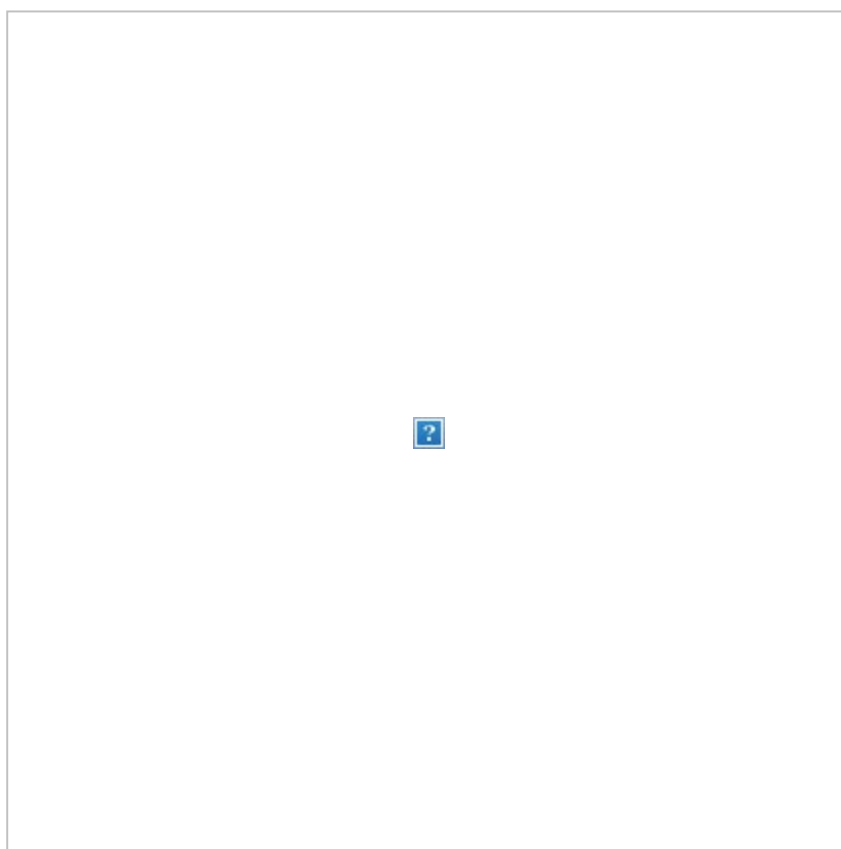


improving credit.

**Safe Banking for Seniors** This session helps customers and their financial caregivers understand the risks of fraud, financial abuse, and how to protect themselves, or their loved ones.

If you are interested in Financial Literacy Programming for your organization, email [financialliteracy@boaa.com](mailto:financialliteracy@boaa.com). Have an interest in a different topic? Bank of Ann Arbor can develop programs for any financial literacy subject.

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## **Educate Your Kids with Greenlight®**

It's never too soon to start learning healthy financial habits, and Bank of Ann Arbor is here to help with Greenlight: the debit card and money app for kids and teens. The Greenlight app features the financial literacy game Level Up, which educates players on aspects of financial literacy such as saving, investing, opportunity cost, the true value of the money you earn, and how to maximize your savings for a bright future.

Built by academic and game design experts, Level Up is the financial literacy game that unlocks money confidence for life - included with every Greenlight plan.

Click [here](#) to explore all the benefits that Greenlight has to offer.

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## 2025 Homebuyers Workshops

A home purchase may be your largest financial transaction to date. No matter where you are looking for a home, our loan officers will work to provide the financing option that best meets your needs.

We'll be hosting a series of virtual workshops to help you get started. In this workshop we'll walk you through:

- Pre-qualification Process/Checklist/Completing the Form
- Understand Your Credit
- Know Your Homebuying Professionals
- Working with a Realtor
- Home Inspection
- Title Process
- Closing Process

[View Dates and Sign Up!](#)

**Virtual not for you?** Contact our mortgage department directly at [bblack@boaa.com](mailto:bblack@boaa.com) to get your questions answered. We'd love to help.

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## BOAA Offers Fraud Seminars

Not only is fraud on the rise, but the criminals are getting better and better at tricking us. *The 2024 AFP® Payments Fraud and Control Survey* reports 80 percent of

organizations were victims of payments fraud attacks in 2023.

Our team of Cash Management and eBanking specialists can answer questions about prevention tools available to Bank of Ann Arbor customers, as well as internal implementation.

**Upcoming Sessions:**

**Tuesday, April 29, 9am** - Digital Annual Check-Up

**Thursday, June 5th, 3pm** - Trends in Fraud

**Sign Up!**



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