

Financial Literacy Program by UniBank

Once again UniBank is joining forces with Uxbridge High School in presenting a financial literacy program for our juniors. The program is designed to cover general banking information in the areas of savings, checking, credit and identity theft, and loans. The presentations will be given by various officers of the bank. This year the session on checking will be held on October 30th and the session on savings will be held on December 3rd. Next year, seniors will attend the presentations on credit and identity theft and loans. Each session is approximately 45-60 minutes in length.

Topics included are:

- **Checking**
The checking presentation discusses the options you have with checking accounts and how you can do much more than just write checks. Online banking, ATMs, checks debit cards, how to write a check and how to balance a checkbook are also covered in this session.
- **Savings**
This session discusses why savings is important, the different types of savings options, including some investment options, and how saving at a young age will make a huge difference later in life.
- **Credit and Identity Theft**
This presentation explains how to achieve and maintain excellent credit and how a negative credit score can impact the rest of you life. It also discusses identity theft and the importance of protecting your identity.
- **Loans and Wrap-up**
The loans presentation explains what loans are, the different types of loans and why someone might need to apply for a loan. The students will learn what banks and credit agencies look for when deciding whether to approve a loan, as well as what they can do to assist in being approved for a loan.

Uxbridge High School thanks UniBank for their willingness to partner with us in preparing our students for a successful future.