



News Release

For Immediate Release

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**Citizens Trust Bank Offers Financial Independence Training Program;
students practice money management in the classroom, where mistakes won't cost real dollars.**

ATLANTA – Money management skills through financial education arms young adults with essential lifelong skills enabling them to manage their finances without disastrous results impacting the rest of their lives. As part of the ongoing financial literacy efforts, this Spring Citizens Trust Bank will offer Financial Independence Training (F.I.T.) program named, ***HOW TO DO YOUR BANKING***, to area school(s).

Students learn to make wise financial decisions with this program using a student workbook, role-play simulations, CD and video exercises. Practical lessons on the importance of saving, even small amounts, regularly by budgeting as a means of achieving financial goals; basic investments; how to navigate electronic banking, including ATMs, debit/check cards, chip-enabled cards, online banking, online bill paying, mobile banking, and mobile text banking correctly and safely; how to keep checking transactions in balance, including reconciling an account with a bank statement are all part of this program.

In learn-by-doing exercises, young adults also teach themselves how to obtain credit, the value of good credit, how to determine their own capacity to borrow and repay, and what they can do as young adults to build a good credit history. The crime of Identity Theft and how to avoid it is an important topic covered as well.

Citizens Trust Bank is proud to sponsor the Financial Independence Training materials ***HOW TO DO YOUR BANKING*** workbooks as a continuing part of its community outreach efforts. “We feel it is important that young adults have a chance to practice all aspects of money management in the classroom, where mistakes won't cost real dollars,” said Cynthia N. Day, President and CEO.

“Surveys indicate 84 percent of high school students want instruction in financial matters, only 1 in 3 teens knows how to read a bank statement, balance a checkbook or pay bills. This financial education is among the top three subjects parents want taught to their children,” Day added. Local educators agree; faculty members volunteer to teach the program within their current curriculum.

“By sponsoring ***HOW TO DO YOUR BANKING***, we are preparing our young people before they begin to live independently and are first in need of financial services. If we can help them learn good money habits right from the start and raise their level of financial responsibility, it will pay big dividends for them and the community alike,” said Iris Goodly, Client Services Operations Manager.

Citizens Trust Bank has assets in excess of \$396 MM and operates 10 financial center locations in Georgia and Alabama.

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For more information about the Financial Independence Training program contact Diedra L. St. Julien at 404.575.8371 or by e-mail at Diedra.Stjulien@ctbatl.com.