

Consumer Education and Training Services (CENTS)

Consumer Education and Training Services (CENTS) is a 501(c)(3) non-profit organization dedicated to teaching people how to make smart financial decisions. CENTS offers a number of free financial education programs, including *Money Sense*, a 2 hour money management course; *Financial Evaluator*, an online program to help people evaluate their financial standing; *Smart Borrowing*, a 40 minute educational video and workbook about making wise borrowing choices; *Debt Slapped*, an innovative 40 minute educational video and website created to engage students about the perils of excessive debt and the urgent need to make informed student loan and credit choices, as well as other educational resources available on its website. To learn more about CENTS and its programs, please see www.centsprogram.org.