



*Financial Tools for the Trades teaches money management skills to apprentices in the building and construction trades*

## Overview

Construction workers have the potential to earn good wages and benefits, but many experience periods of unemployment due to lack of work, seasonal downturns, or injury. A typical first year apprentice may work just 9 months in a normal year.

Port Jobs created Financial Tools for the Trades (FTT) in 2005 to give apprentices the tools to plan for unemployment, manage their money, build credit, deal with debt, and save for the future.

In partnership with Wells Fargo, Port Jobs teaches **Financial Tools workshops** to apprentices in the greater Seattle area. The workshop is based on Port Jobs' popular **Financial Survival Guide for Apprentices**, a hands-on money management book for apprentices.

With the success of FTT in Washington, apprenticeship programs across the country began asking for a Financial Tools curriculum to teach FTT to their apprentices. This led Port Jobs to create a **Trainer Toolkit**, released in fall 2009, which provides a FTT training curriculum for construction training programs.

## Fast Facts

- Free workshops by Port Jobs and Wells Fargo have helped nearly 1,300 apprentices learn how to plan for unemployment, manage money, and build credit. (2005-2009)
- 10,000 Survival Guides have been distributed to apprenticeship programs nationally. (2005-2009)
- More than 20 organizations in eight states are using the Trainer Toolkit.

## Partnerships

Port Jobs created FTT with financial support from the National Endowment for Financial Education and Wells Fargo, and the participation of several apprenticeship programs in the Seattle-King County area.

## Contact Us

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Visit us at [www.portjobs.org](http://www.portjobs.org) or [www.financialtoolsfortrades.org](http://www.financialtoolsfortrades.org)

"Financial Tools for the Trades may be the most important class we teach our apprentices."

-Tami St. Paul  
Training Coordinator, Operating Engineers  
Regional Training Program