

# ATRF-2100: FINANCIAL LITERACY FOR ROOFERS

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## Cuyahoga Community College

**Viewing: ATRF-2100 : Financial Literacy for Roofers**

**Board of Trustees:**

1/30/2025

**Academic Term:**

Spring 2025

**Subject Code**

ATRF - Applied Industrial Technology - Roofing

**Course Number:**

2100

**Title:**

Financial Literacy for Roofers

**Catalog Description:**

Covers personal budgeting and financial planning. Emphasis on the planning one's budget based on intermittent/seasonal working schedules.

**Credit Hour(s):**

1

**Lecture Hour(s):**

1

## Requisites

**Prerequisite and Corequisite**

Departmental approval: admission to Roofer's Apprenticeship program.

## Outcomes

**Course Outcome(s):**

Discuss the importance of personal budgeting when working in the construction industry due to intermittent work.

**Objective(s):**

1. Identify the rationale for understanding financial literacy.
2. Explain how to create a budget.
3. Devise a strategy for savings and debt management.
4. Discuss the challenges and rewards of working in the construction industry.

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## Methods of Evaluation:

- 1.Quizzes from Roofer's International Training Resource Center
- 2.Exams from Roofer's International Training Resource Center
- 3.Hands on projects
- 4.Participation

## Course Content Outline:

1. Challenges and Rewards in Construction industry
  - a. Better wages
  - b. Intermittent work
2. How to Budget
  - a. Plan based on what you expect to earn and what you expect to spend
  - b. Priorities

- i. Pay everyday living
    - ii. Set aside money for savings
    - iii. Pay down debt
    - iv. Pay for long term goals
    - v. Leave something for fun
  - c. Establishing time period (i.e. monthly)
  - d. Estimate income
  - e. Subtract expenses
    - i. Monthly
    - ii. Non-monthly fixed expenses
      - 1. Insurance
      - 2. Property taxes
    - iii. Variable expenses
  - f. Monthly Net income
  - g. Discretionary money
  - h. Unnecessary spending
- 3. Building savings
  - a. Financial peace of mind
  - b. Prevents budget derailment
  - c. Emergency fund
  - d. Long term goals
    - i. Home down payment
    - ii. New car
    - iii. College fund
  - e. Budget Leaks
  - f. Separate Savings accounts
- 4. Managing/Minimizing debt
  - a. Sources of credit
  - b. Sources of credit to avoid
  - c. Credit cards
  - d. Paying off debt
  - e. Credit scores
  - f. Credit Report
- 5. Long term financial planning
  - a. Savings accounts
  - b. Monitoring online checking account activity
  - c. Monitoring credit card charges
  - d. Retirement planning
    - i. Pension plan
    - ii. Defined benefits
    - iii. Defined contributions

#### **Resources Other**

[www.bankoflabor.com](http://www.bankoflabor.com) (<http://www.bankoflabor.com>), MC# Financial Literacy Curriculum.2024

Annual Instructor Training, Washtenaw Community College, Ann Arbor, MI. 2024.

*Roofers' Training Resource Center.* [Roofersrc.com](http://catalog.tri-c.edu/courseadmin/5293/Roofersrc.com) (<http://catalog.tri-c.edu/courseadmin/5293/Roofersrc.com>). 2024.

*Planning-Teaching and Assessing Effective Lesson Plans Video for Trades Instructors.* United Union of Roofers, Waterproofers, and Allied Workers National Apprenticeship Program, 2023

*Computers for the Trade Teacher Video.* United Union of Roofers, Waterproofers, and Allied Workers National Apprenticeship Program, 2023

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