

## Financial Wellness Seminars

### *Checking 101*

Most people have never been taught how to manage a checking account, having instead learned through trial and error. However, since a checking account is such an invaluable personal finance tool and maintaining a positive credit union relationship is so important, knowing how to use one correctly is vital – before costly mistakes are made. This workshop covers such fundamentals as keeping track of checks, monitoring statements, and balancing an account.

### *Building a Budget*

A budget is the most powerful tool available for establishing financial control. After identifying short-, mid-, and long-term goals, participants learn how to design realistic spending plans to live within their means and savings plans to reach their goals. Within that framework, we discuss different options available for getting out of debt, staying out of debt, and maintaining motivation.

### *Basics of Personal Finance*

Personal finance covers a wide range of topics - from managing daily expenses to investing for retirement. It's not necessary to be an expert in all these areas to achieve financial fitness. Practicing the basics of smart money management is all it takes for most people to reach their goals. This workshop is designed to help assess where you are, set those goals and reach them through building a solid financial foundation.

### *Financial Management\**

Financial Management can help clients develop realistic financial goals and overcome common roadblocks to financial success. This seminar provides the education and motivation participants need to put their finances in order and start saving for the future.

### *Ten Steps to Financial Success*

Financial success is not always dependent on income; in fact, many people earning an impressive salary struggle to make ends meet because they haven't followed the 10 basic steps discussed in this seminar. From developing a spending plan that works to setting goals to weighing insurance needs, this presentation covers the core concepts necessary to develop and maintain personal financial control.

### *Using Credit Cards Wisely*

Credit cards don't come with an owner's manual, but this presentation aims to provide one that will give you the knowledge to make wise choices for your specific situation. Areas covered include criteria for choosing a credit card, using credit to achieve your goals, debt management and ways out of credit card crisis.

### *Credit Reports and Scores*

Credit reports and credit scores, as well as the rights and responsibilities that accompany them, are a concern to many consumers. This seminar provides an overview of credit bureaus, the various types of credit scoring models used, how credit scores are determined, the Fair Credit Reporting Act as well as specific guidance on disputing inaccuracies, improving the credit score, and dealing with identity theft and fraud.

### *ID Theft*

This presentation provides an overview of common identity theft practices, tools for preventing identity theft, and specific steps for victims of these kinds of crimes to take in order to minimize damage.

### *First Time Homebuyer*

This workshop covers such pre-purchase issues as budgeting, determining how much house is affordable, saving for a down payment and other costs, credit reports, and debt-to-income ratios as well as the mortgage lending process. There will be ample opportunity to ask questions and discuss what it takes to become a homeowner.

### *Drive Away Happy: Car Buying Decisions*

This workshop will help you determine how to get the best deal for your needs and circumstances. It covers purchasing versus leasing, how to decide if buying new or used is right for you, zero percent financing, credit issues, and rebates. Don't go to the lot before getting the facts!

### *Psychology of Spending*

Each person has a money personality that influences attitudes about spending and saving. By recognizing the tendencies and attitudes that have shaped past decisions, participants will be able to make the necessary adjustments to change bad financial habits into productive ones.

### *Rebuilding after Financial Crisis*

Crises such as job loss or illness can throw a wrench in people's finances. The goal of this workshop is to help people who experienced a hardship get their finances back on track. Topics discussed include budgeting, repaying debt, rebuilding credit, establishing emergency savings, and replenishing retirement savings.

### *Plastic Surgery: Getting out of Debt*

Most consumers use credit regularly – in some cases, perhaps too regularly. While credit can be a great financial tool, if it is used unwisely, it can be disastrous. This seminar examines the wise use of credit, warning signs of credit trouble, and the options available for getting out of debt and reconstructing existing credit to its greatest advantage.

### *Retirement Investment Strategies\**

Retirement Investment Strategies provides the means with which to address the important investment concerns shared by today's retirees. This seminar helps participants identify their needs and evaluate solutions. They'll learn how to determine their risk tolerance, benefit from the tax rules specific to their age group, and much more.



### *Tax Strategies\**

Tax Strategies can give clients the keys to understanding the tax system and how to utilize tax planning opportunities. This seminar will address key areas of how to determine taxable income as well as how to take advantage of tax-favored investing and saving strategies.

### *College Funding\**

College Funding helps educate families about the importance of personal accumulation as a college funding source. Starting now, identifying goals, making sound decisions, and using the right investment vehicles are emphasized in this excellent seminar.

### *Estate Conservation\**

Estate conservation helps educate clients and prospects about the need for careful action when it comes to managing an estate. The seminar explains new federal estate tax provisions and illustrates the problems, delays, and expenses that often accompany intestacy and probate. The seminar explains estate distribution techniques, including wills, trusts, and charitable giving.

\* These seminars are conducted by one of our Certified Financial Advisors. All other seminars are presented by a Credit Union representative.