



## Seminars & Classes Offered

### Most Popular

#### Introduction to managing money (for ages 18 - 30+)

*This 90 minutes session is for ages 18 - 30+. There are five essential tips for managing money successfully. Topics include bank accounts, credit cards, loans, spending plans, and credit scores.*

#### Introduction to managing money (for parents)

*This 90 minutes session is for parents of college students and recent graduates. There are five essential tips for managing money successfully. Topics include bank accounts, credit cards, loans, spending plans, and credit scores.*

#### Introduction to Investing

*Learn the basic differences between stocks, bonds, CD's, and mutual funds. Why everyone, at every age, should be saving money for retirement. Bring your PC, Mac, tablet and we will complete the application process of opening a brokerage account during class. Participants do not need any money to open an account but must be 18 years old.*

### Other seminars and classes

Got Debt? *For adults who are in debt or are starting to get into debt. Discuss short-term and long-term plans on eliminating debt and staying debt free.*

Choosing and Using Credit Wisely *This seminar explains the different types of credit, credit scores, and why it all matters.*

Spending Plans: Tips and Ideas *This is for teenagers and adults on how to plan their spending instead of letting their spending control them.*

Getting Your Child Off Your Payroll *This is for parents with grown children on how to empower your children by reducing or eliminating financial support.*

Pay Yourself First and other Money Saving Tips *This is a general discussion for all adults. It is about how making conscious choices about spending. How to live a fulfilling life within your means.*

Is My Spending 'Normal'?" *This is a general discussion for all adults about what a typical household spends. Come prepared with your own list of expenses.*

Restarting Your Financial Life *For adults whom have set backs, i.e. divorce, widowed, job loss. How to make it through these changes and be able to live a financially stable life.*

The Art of Organizing Your Bills and Paying Them On-Time *For adults who want to reduce their time they spend paying bills.*

How to Spend Less than You Earn *For any adult. Particularly useful for families where spouses must be on the same page in addition to addressing the needs and wants of their children.*