



Workshop Descriptions

The American Dream

Buying a house is the largest purchase of your life. Learn to navigate your path to home ownership at The American Dream, a homebuyer education program. Come and learn the tools to budget and shop for your home, secure and close your loan, and efficiently care for your home once you've moved in.

Understanding Your Credit Report

If you're like many Americans, reading and understanding your credit report can be a challenging experience. But it doesn't have to be. Become knowledgeable in topics such as: What is a credit report? What is a credit score? How can I obtain my personal credit report? How does my credit history affect me? At the Understanding Your Credit Report workshop, you'll get the answers to these and many other questions. Don't miss it!

New Directions - Surviving a Layoff or Job Change

Experiencing a layoff or unexpected change in employment during any point in your life can be a scary and emotional situation. While you might undergo a bit of turmoil for awhile, there are steps you can take to help ensure a quick and manageable recovery. At Surviving a Layoff or Job Change, a financial professional will present a way to regroup, reevaluate, and plan for the future.

Steps to Financial Freedom

Achieving lifelong financial success can sometimes seem like an overwhelming task. However, when developed step by step, you can gain long-term control of your finances. Setting goals, communicating with family members, creating a budget, building savings, reducing debt, evaluating insurance and buying a home are just a few of the steps to guide you on your way to financial freedom.

Saving to Achieve Your Goals

Are you trying to save money to buy a new house or car? Do you want to save money for retirement or educational needs? Would you like to have enough money in a savings account for emergencies? Whether you are already saving or you want to save more, Saving to Achieve Your Goals will help you along with proven tools of budgeting, developing a plan and saving. Remember, it's not how much you earn, but how much you spend that keeps you from achieving your goals.

Kids and Money

It makes sense that money management skills be an important part of a child's education. Managing money is a skill that will last a lifetime. In the Kids and Money workshop, students will learn how to take charge of their credit, how to determine the cost of credit, how to manage a budget, and the importance of credit reports. It isn't easy and it is time consuming, but money management education is one of the best things we can offer to our children.

College Bound

Preparing for lifelong financial success before starting college can be an overwhelming task for both parents and students. In fact, upon graduating from college, parents and students sometimes face mortgage size debts. With a bit of planning, you can have peace of mind when it comes to those necessary college expenses. Become knowledgeable in topics such as: setting goals and creating a budget for use on and off campus, calculating college funds needs, identifying sources of college funding, choosing a funding option, and the importance of building and maintaining good credit history.

Identity Theft

If you or someone you know has ever been a victim of identity theft, you know how time consuming, costly and painful it can be. At the Identity Theft workshop, you'll learn what identity theft is, how thieves get and use your personal information, how to protect yourself and what to do if you are a victim. With some good knowledge and simple steps, you can protect your identity from those who want it.

Why We Buy — The Psychology of Spending

Understanding why we buy is really not that simple. But, once you learn the psychology of spending, you'll be armed with the knowledge to overcome the urge to splurge. In the Why We Buy workshop, you will learn how to manage valuable resources, the external factors that influence buying behavior, money personalities, ways to control spending, and overcoming the forces that make us spend.

Be Credit Wise

Many of us want to take advantage of flexibility in our spending plans by using credit. When used wisely, credit can be a great tool. If you want to achieve security and financial stability by enhancing your money management skills, then Be Credit Wise is for you. You'll learn the benefits of credit, considerations before applying for credit, methods to establish and re-establish credit, strategies to minimize the cost of credit, ways to use credit wisely, the importance of keeping debt low, what to do with debt problems, how you can protect your credit history, among others.