

Money Smart Week - La Crosse October 11 - 17, 2009

www.moneysmartlax.org

Sunday October 11th	<u>Time</u>	<u>Location</u>	<u>Address</u>	<u>Room</u>
10 Things Kids Need To Know About Money	1:30 PM	La Crosse Area Family YMCA	1140 Main Street	2nd Floor Multi Purpose
Budgeting Tools	2:15 PM	La Crosse Area Family YMCA	1140 Main Street	2nd Floor Multi Purpose
Monday October 12th				
Money Personalities	9:00 AM	La Crosse Area Family YMCA	1140 Main Street	1st Floor Multi Purpose
Money Management	10:00 AM	La Crosse Area Family YMCA	1140 Main Street	1st Floor Multi Purpose
Surviving A Layoff	3:00 PM	WTC - Academic Resource Center	400 7th Street N.	Room 123
Personal Finance	4:00 PM	WTC - Business Education Center	405 8th Street N.	Room B111
Money Management	5:00 PM	La Crosse Area Family YMCA	1140 Main Street	1st Floor Multi Purpose
Financial Forensics: The ABC's of Investing	5:00 PM	Marine Credit Union	929 State Street	Lower Training Room
Money Personalities	6:00 PM	La Crosse Area Family YMCA	1140 Main Street	1st Floor Multi Purpose
First Time Home Buyers	6:30 PM	Marine Credit Union	929 State Street	Lower Training Room
Investment Myths	7:00 PM	WTC - Business Education Center	405 8th Street N.	Room B111
Tuesday October 13th				
Credit Score - The Number To Know	9:00 AM	La Crosse Area Family YMCA	1140 Main Street	1st Floor Multi Purpose
Teaching Savings To Young Kids	10:00 AM	La Crosse Area Family YMCA	1140 Main Street	1st Floor Multi Purpose
Loan Modifications	12:25 PM	WTC - Academic Resource Center	400 7th Street N.	Room 123
Realistic Records	1:00 PM	La Crosse Area Family YMCA	1140 Main Street	1st Floor Multi Purpose
Communicating About Finances As A Couple	4:00 PM	WTC - Business Education Center	405 8th Street N.	Room B111
Surviving A Layoff	5:00 PM	La Crosse Area Family YMCA	1140 Main Street	1st Floor Multi Purpose
Your Credit Score	5:00 PM	Marine Credit Union	929 State Street	Lower Training Room
Protect, Accumulate, Preserve	5:00 PM	Mutual of Omaha	505 King Street	Suite 124
Can I Afford To Die?	6:00 PM	WTC - Business Education Center	405 8th Street N.	Room B111
The Cost Of Credit Card Debt	6:30 PM	Marine Credit Union	929 State Street	Lower Training Room
Wednesday October 14th				
Can I Afford To Die	10:00 AM	La Crosse Area Family YMCA	1140 Main Street	1st Floor Multi Purpose
Money Management	12:15 PM	WTC - Independence, WI	36084 Walnut Street	Room 132
What You Need To Know About Your Money	12:25 PM	WTC - Academic Resource Center	400 7th Street N.	Room 123
Focusing On The 7 Steps To Financial Freedom	3:00 PM	La Crosse Area Family YMCA	1140 Main Street	1st Floor Multi Purpose
Investment Basics	4:00 PM	WTC - Business Education Center	405 8th Street N.	Room B111
Funding Your Education	4:00 PM	WTC - Academic Resource Center	400 7th Street N.	Room 123
Holiday Spending	5:00 PM	La Crosse Area Family YMCA	1140 Main Street	1st Floor Multi Purpose
First Time Home Buyers	5:00 PM	Marine Credit Union	929 State Street	Lower Training Room
Household Budgets	6:30 PM	Marine Credit Union	929 State Street	Lower Training Room
Thursday October 15th				
Money Management	10:15 AM	WTC - Academic Resource Center	400 7th Street N.	Room 123
Credit Score - The Number To Know	12:25 PM	WTC - Academic Resource Center	400 7th Street N.	Room 123
Veterans Benefits	4:00 PM	WTC - Business Education Center	405 8th Street N.	Room B111
The Cost Of Credit Card Debt	5:00 PM	Marine Credit Union	929 State Street	Lower Training Room
Your Credit Score	6:30 PM	Marine Credit Union	929 State Street	Lower Training Room
Friday October 16th				
Checking Into Checking	12:25 PM	WTC - Academic Resource Center	400 7th Street N.	Room 123

* Free parking available at all locations

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10 Things Kids Need To Know About Money

Help your children learn to manage their money. Presented by Mike Klauke from Klauke Insurance.

Budgeting Tools

Are you always looking for a tool that will help you pull your finances together? Come explore some options that might just be the tool you need. Presented by Jackie Urban from Consumer Credit Counseling Service of La Crosse.

Can I Afford To Die?

This session will address the pre-planning needs for end-of-life issues. Presented by Glenda Lee from Oak Grove Cemetery.

Checking Into Checking

This session will be about the uses and pitfalls of checking accounts. Savings accounts and CD's will also be discussed. Presented by Cindy Munson from Western Technical College.

Communicating About Finances As A Couple

The focus of this session is on the importance of equally sharing responsibility and knowledge about the family financial situation and how to communicate effectively. Presented by Don Thomas from Gunderson Lutheran.

Credit Score - The Number To Know

Your credit score and the accuracy of your credit report are important to you. Learn how to improve your score, clean up your credit and obtain a free copy of your credit report. Presented by Jackie Urban from Consumer Credit Counseling Service of La Crosse.

Financial Forensics: The ABC's of Investing

This class is designed to empower participants with insight into the world of investing. Participants will learn how to advocate for themselves by learning about the vast universe of investment options, such as mutual funds, stocks, bonds, exchange traded funds and annuities. Participants will learn how to take steps to protect their investments and build confidence in their knowledge and understanding of the financial world. This is a great class for people of all ages and will improve your knowledge and understanding of the world of finance. Presented by Advisors Management Group, Inc.

First Time Home Buyers

Session will focus on teaching first time home buyers the process of buying a home. Presented by Johan Manke and Kathryn Sexauer from Marine Credit Union.

Focusing On The 7 Steps To Financial Freedom

This session is based on a small group study designed to address an individuals financial needs. Learn how to achieve true financial freedom. Presented by Dawn Kay from Catholic Charities.

Funding Your Education

This session will answer questions regarding how to apply for financial aid, what types of financial aid are available, costs related to education, and the process in general. Presented by Jerolyn Grandall from Western Technical College.

Holiday Spending

This seminar will help people understand why holiday spending has gotten out of control and how to bring it back to reality. Presented by Mary Jacobson from Catholic Charities.

Household Budgets

This class will review how to set budget guidelines and how to make up a budget. Presented by Dean Chady and Cary Brommerich from Marine Credit Union.

Investment Basics

This session is designed for beginning investors and will explain stocks, bonds, mutual funds and other investments. We will cover the time value of money, risk versus return on investments and retirement investment vehicles. Presented by Tom Strom from Western Technical College.

Investment Myths

Unwind the mysteries of investing in the 21st Century by understanding investing in the 20th Century! Learn how money is created and destroyed without adding or subtracting a penny from our system! You will never look at the investment world the same way again. Presented by Dean Blegen from Western Technical College.

Loan Modifications

Understanding the President's Making Home Affordable Plan. Am I eligible for a loan mod or refinance with this program? How do I start the process? Find out the guidelines before you contact your lender. Presented by Becki Bamber from Consumer Credit Counseling Service of La Crosse.

Money Management

How do you rate your money management? Come to a workshop to discuss new ideas or review the old ideas that may just rejuvenate your budget. Presented by Jackie Urban from Consumer Credit Counseling Service of La Crosse.

Money Personalities

Learn why we spend the way we do. Presented by Jackie Urban from Consumer Credit Counseling Service of La Crosse.

Personal Finance

This introductory session will briefly address budgeting, banking (loans and deposits), insurance, investing and retirement. Presented by Tom Strom from Western Technical College.

Protect, Accumulate, Preserve

Manage your family's money for financial security. Presented by Becky Nommensen from Mutual of Omaha.

Realistic Records

Drowning in paper and spending your time at the container store? Are you trying to decide what to keep, how long, and where to keep it? What do you really need to carry with you? Join the discussion, share your experiences, and learn how to "declutter" your files. Presented by Mary Meehan-Strub from La Crosse County UW-Extension.

Surviving A Layoff

Tips on making your layoff easier and learn how to start over after a job loss. Presented by Mary Jacobson from Catholic Charities.

Teaching Savings To Young Kids

Money Education needs to start at a young age. This can be accomplished by enforcing the money management choices your children can make. Learn how to help the kids in your life develop these important life skills. Presented by Luanne Neumann from Catholic Charities.

The Cost Of Credit Card Debt

This class will focus on the disclosure statement of a credit card. A review of the typical fees and how revolving credit compares to installment credit. Presented by Bryan Helgeson and Matt Burkey from Marine Credit Union.

Veterans Benefits

Learn about the services offered through the Veterans Office. Other topics include State and Federal VA home mortgage loans, State VA personal and home improvement loans, and education benefits. Presented by Jim Gassman from La Crosse County Veterans Service Office.

What You Need To Know About Your Money

Learn some of the most important things for your financial health. Presented by Lynnette Teal from Western Technical College.

Your Credit Score

This class will focus what the contributing factors to your credit score are, do they affect your score positively or negatively and how can you improve your credit score. Presented by Liz Malott and Jeremy Frasor from Marine Credit Union.