



# Spring 2024 FREE Personal Financial Workshops

Wednesdays from 6:00pm - 8:00pm via Zoom

April 3

Finances for a Lifetime

May 8

Car Buying: Put Yourself in the Driver's Seat

April 10

Good Credit: How to Get It

May 15

Paying for College

April 17

Banking & Budgeting Basics

May 22

Financing Your First Home

April 24

Budgeting & Debt Reduction

May 29

Save Like a Millionaire

May 1

Meet a Realtor

**REGISTRATION IS REQUIRED**

Please register online at <http://www.tinyurl.com/nrec939>



Contact Taryn Alexander for more information

(610) 280-1033

TAlexander@openhearthisc.org



# Workshop Descriptions



## Finances for a Lifetime

A daily money manager will go over:

- Financial well-being
- Steps to attain financial success
- Budgeting & tracking expenses
- The affordability index
- Compounding
- What kind of spender you are

## Good Credit: How to Get It

A financial coach will:

- Explain how the credit system works
- Provide tips on how to establish good credit quickly
- Discuss ways to improve your credit score

## Banking & Budgeting Basics

A bank branch leader will:

- Provide an overview of the basics of banking
- Assess your budget and savings plan
- Lay out ways to build and repair your credit

## Budgeting & Debt Reduction

A financial coach will review:

- Budgeting
- SMART goals
- Debt reduction
- Credit card interest
- Managing debt
- Saving money

## Meet a Realtor

A realtor will discuss:

- How to find and select your homebuying team (i.e., realtor, mortgage officer, etc.)
- Important tips on how to find the right home for you
- All the steps leading up to settlement day

## Car Buying: Put Yourself in the Driver's Seat

An auto broker will help you:

- Learn how to research the kind of car you need, want, and can afford to buy
- Figure out how to pay for a car
- Understand all of the steps of the car-buying process

## Paying for College

A financial aid officer will:

- Explain the cost of schooling
- Explore the various ways to finance your or your child(ren)'s education via government loans and grants, as well as private scholarships and loans

## Financing Your First Home

A mortgage officer will cover:

- How to choose the best - and most affordable - mortgage for you
- The components and consideration of a mortgage
- House hunting
- The mortgage application process

## Save Like Millionaire

A certified financial planner will:

- Provide you with tips on how to develop a financial plan
- Explain the difference between savings vs. investment accounts
- Teach you how to take advantage of the principle of compounding
- Coach you on ways to save and invest



## REGISTRATION IS REQUIRED

Please register online at <http://www.tinyurl.com/nrec93>

Contact Taryn Alexander for more information

(610) 280-1033

TAlexander@openheartinc.org

REGISTER