



2021 Financial Wellness Learning Series Descriptions

Buying a Car Workshop

- Participants will learn about the costs of car ownership, outside of a monthly car payment, to distinguish between the listed price and the actual price of a vehicle. They will also learn to determine how much they can budget toward a car payment and discuss different payment options to decide which is right for them. Finally, participants will demonstrate how to evaluate a loan and apply what they've learned to "shopping around" and contract negotiations.

Outlook for 2021 with Ben Stein

- This is a unique chance for you to hear one of the top economic minds in the country talk about the issues that may influence your financial life in 2021. I highly recommend you join this event as we plan for the new year.

College Financing 101

- As the cost of college tuition continues to rise, parents wonder how they can afford to pay for higher education for children or themselves. Participants will learn about long-term savings strategies, financial aid opportunities, and other ways they can make college education a reality.

Open Chat

- This will be a time of open chat with our CU@Work Executives. Come with your questions ranging from auto loans, mortgages, how to save, budgeting, etc. and our CU@Work Executives can help answer those questions and discuss options that are available to you.

The Basics

- In this workshop, participants will learn how they can work with financial institutions to help them manage their personal finances, grow their wealth, and safeguard their money. They will learn about the variety of account types available for their needs and receive a primer on how to open a simple account.

Long-Term Care Webinar

- In this webinar, Michael Westbrook will give important information surrounding Long-Term Care and ways you can prepare for this stage of life.

Identity Theft Workshop

- In this workshop, participants will learn about the methods used by identity thieves to steal personal information and how to protect themselves. They will also understand what information is at risk and red flags to watch out for with regard to common scams.

Safeguarding Kids' Identity and Online Privacy

- Today's youth generation is tech-savvy and connected online. However, parents still play an important role in helping them avoid online hazards such as identity theft, privacy and cyber-bullying. This workshop covers important issues including online privacy tips, managing computer settings, smartphone apps, and positive online behavior.

Teens & Money

- Young adults are primed to soak in new information. It's a great time to guide them to money management techniques that can last a lifetime. Attendees will learn managing money effectively, preparing for common upcoming bills, opening checking and savings accounts, establishing credit (and use it wisely), and looking at investing options.

Mortgages

- In this workshop, participants will understand how to budget for a mortgage, how the mortgage application process works, the options available to them, and the costs associated with getting a mortgage.

Retirement Income Planning Webinar

- In this webinar, Michael Westbrook will give important information surrounding Retirement Income Planning and ways you can prepare for this stage of life. This is important information for anyone that has already started saving for retirement or that needs more information on how to plan.

Using Credit Cards Wisely

- A credit card can be a valuable financial tool. However, before racking up big charges on multiple cards, participants should learn smart ways to handle their credit cards and take a disciplined approach.

Credit Scores & Reports

- In this workshop, participants will learn what a credit score is, its importance, and how to read a credit report. They'll also learn the tools to maintain a healthy credit score and repair bad credit.

Breezing Through the Holidays

- It may be called "the most wonderful time of the year" but December can also be filled with unwanted debt with holiday spending. Learn budgeting strategies and tactics to avoid that year-end credit card crunch and sidestep debt traps in the future.