



LGFCU FINANCIAL WELLNESS SEMINARS

LGFCU offers several seminars designed to address personal finance issues and concerns for our members and the general public. From basic budgeting and retirement planning to identity theft and credit reports, we provide education in matters that directly affect personal finances. These seminars are offered at no cost to the host and are available in your workplace. We encourage you to let us know about your ideas and needs; we are always willing to discuss new possibilities for seminar offerings.

Please review the topics below, decide what is applicable to your workplace and schedule a Financial Wellness seminar today!

On-Site Seminars:

Managing Your Finances—*Organize To Win*

Do you want to get more out of your money? Are debt and other bills draining your cash flow? This seminar addresses the budgeting process for a household as well as methods for eliminating debt. Also, participants will learn about those annoying credit card offers, how to stop them, and overall tips for getting more out of their money!

Basic Budgeting—*Understand Where It All Goes*

Budgets do not have to be strict and intimidating. It's often those unexpected expenses that send the household budget out of balance. This seminar deals with setting up a realistic household budget. Participants will get a broad overview of determining their current financial situation, examining their net worth and monthly cash flow, comparing expected expenses to actual ones and planning for long-term goals.

Identity Theft—*Protect Yourself and Your Identity*

Perhaps no topic has been in the headlines of consumer finance more in recent years than Identity Theft. Everyday, people lose thousands of dollars and hours of time to identify theft crimes. How does this crime manifest itself? What are the myths and realities? What resources are available for consumers? These questions and more are addressed in the presentation.

Buying a Home—*Explore Your Options*

Buying a home is one of the most exciting times in a person's life. This process involves many decisions. Fixed or variable rate? Realtor or no realtor? What costs are reasonable? Should I rent or own? This seminar provides the participant with the tools to make informed decisions. It is a must for first time homebuyers.

More seminars listed on reverse ⇨



Seminar Listing Continued

To Your Credit—*Remove the Mystery behind Credit Reports*

A person's credit report can determine many critical financial decisions such as employment, loan approval, buying a home or renting an apartment. This presentation looks at how credit reports are used, consumer rights and consumer resources. It also examines the details of credit reports, recent legislation, building and repairing credit and credit repair companies.

Preparing Financially for Your Future—*Cover the Basics*

It is never too early or too late to start planning for retirement. This seminar offers a systematic approach to saving as well as planning for emergencies. Overcoming debt and other retirement fundamentals are highlighted in the presentation. Learn how to avoid financial mistakes by examining those obstacles that prevent you from achieving your goals. Estate Planning Basics are also covered in this presentation.

Nearing Retirement—*Prepare For the Golden Years*

This seminar is specifically designed for those who may be planning to retire in the next five to ten years. Statistics show that few have really considered their options. This presentation deals with the dilemmas facing retirees and specific challenges to retirement. The good news about being retired will also be discussed.

Long Term Care Planning—*Get Ahead of Tomorrow's Concerns*

Have you ever had questions about long term care issues but have been afraid to ask? Perhaps you wanted to avoid a sales pitch or just did not know where to go for information. This seminar takes an in-depth look at the costs of long term care as well as alternatives for covering the costs. This information may be of particular interest for those with aging parents or other family members who may need long term care planning.

College Education Planning—*Manage the Costs*

So many options, so little time. How do you put the puzzle together before your child is ready for college? This seminar is designed to cover college education planning from a number of angles—scholarships, grants, loans and various tax-advantaged savings plans. Participants should leave with the knowledge of how best to begin planning for college education expenses.

Financial Planning and Trusts—*"Not just for the Rich"**

A sound financial plan includes provisions for one's estate. Do you have a Will? Are your medical care wishes in writing? Do you have a special needs situation in your family such as a child or elderly parent? Do you have adequate life insurance coverage? Learn how to incorporate these estate planning concepts and more into your financial plan.

Preparing for Financial Emergencies—*Get Ready for the Unexpected*

Imagine you have ten minutes to evacuate your home due to an approaching storm, fire or other circumstances. What do you take? Both small and large, just one financial emergency can ruin your financial life. This seminar helps you prepare your family for financial emergencies of all shapes and sizes.

**To schedule Financial Planning and Trusts— "Not just for the Rich," please contact our Trust Officer at 800.344.4846.*