

Taking Control of your Finances

Class Description: Today, too many people are borrowing to finance their everyday expenses — a risk they may not be able to afford. Join us to create your own plan to reduce debt and build savings. This class will focus on creating a personal balance sheet, discuss the right way to use debt, review your spending habits, create a budget and take steps to reduce debt and avoid trouble in the future. As part of your class, you will receive an easy workbook to begin working on your plan to take control of your finances.

Preparing the Way for your Child to go to College

Class Description: A college education is one of the greatest gifts you can give your child or grandchild. While the benefits are great, so too are the costs. And they continue to rise at a pace faster than inflation. In fact, according to the College Money, Annual College Cost Survey, 2005, if your child starts college in 2016, a four-year education can cost over \$146,000 for an in-state resident at a state college and over \$360,000 for an Ivy League college! You will explore the reality of college education costs and the potential for a negative impact on your retirement goals. We will touch upon several different options, even some commonly overlooked alternatives. As part of your class, you will receive a Financial Aid Evaluator and College Projector to help you begin your planning.

Smart Women, Smart Money

Class Description: It has been said that 80% of men die married, while 80% of women die single. Many of us know that women on average tend to live long then men. As such, women face unique financial challenges. Together we will explore several topics including top financial issues facing women today, social security strategies for women, retirement income traps for married women and smart financial planning ideas for women. This is a workshop format and will include several supporting take home ideas.

Beneficiary Review: Don't leave your legacy to chance

Class Description: If you have an IRA or a company retirement account such as a 401(k) you may be surprised to learn what happens if something happens to you. Avoid cutting out loved family members because you didn't know what really happens if something happens to you. Manage attorney fees, court fees and taxes with knowledge and a little smart checking. Life happens, better to be prepared and informed than surprised and frustrated. Join your neighbors for a fun and informative workshop. Led by a local resident and CERTIFIED FINANCIAL PLANNER™ practitioner with over 15 years of knowledge, get your questions answered and on track to planning and preparing for a confident retirement.

Put Your Company Sponsored Retirement Plan to work for you

Class Description: Planning for your retirement today is more important than ever. The impact of changing jobs, greater uncertainty around social security, rising medical costs and multiple investment options make understanding your company retirement plan critical to your retirement. Join your neighbors for a fun and informative workshop. Led by a local resident and CERTIFIED FINANCIAL PLANNER™ practitioner with over 15 years of knowledge, get your questions answered and on track to planning and preparing for your retirement.

Not every class is offered every month. Please see San Bruno Recreation Center website for schedule.