



# MONEY SMART WEEK®

## Let's Save Together—Learn the Strategies

**Presentations:** Programs include Steps to Affordable Home Ownership, What is a Health Saving Account, Starting a Business in Illinois, Saving for Retirement, Understanding Student Loans & Student Loan Debt, Resources for Undocumented Students, Identify Theft Facts & Resolution, Money at Work, Pay Day & Internet Lenders, Stock Markets, Job Benefits, Top Tech Tools to Manage Money, Retirement, Financial Aid, Undocumented Students, Credit Repair, Managing a Club Account, Understanding Your Credit Report, Get Your Money Straight & Your Business in Order, and Finance 101.

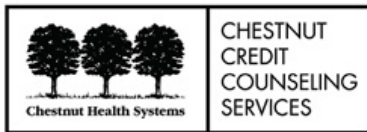
**Where:** Money Smart Week at Governors State University

Money Smart Week is a public awareness campaign developed by the Federal Reserve Bank of Chicago in 2002 to assist consumers in managing their personal finances more efficiently. Governors State University's **Money Smart Week** is a coordinated, collaborative effort of organizations and departments working together to provide free information sessions for community members, students, faculty, and staff on all facets of personal finance.

**Admission is free:** 40 minutes per session with time for Q & A. Come with your questions and leave with a plan.

**Let's Save Together:** Please check [www.govst.edu/finaid](http://www.govst.edu/finaid) to access the program you wish to attend. If you have any questions or are looking for a specific topic, contact, Money Smart Coordinator Brenda Killins at [bkillins@students.govst.edu](mailto:bkillins@students.govst.edu)

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# Money Smart Week

## Monday, April 20

Time	Workshop	Speaker/Organization	Room Number
10-11 a.m.	Starting a Business in Illinois	Lauren Esolato, SBDC	B1241
12-1 p.m.	Saving for Retirement	John Olson, Valic	B1240
1-2 p.m.	Managing a Club Account	Ann Nagel, GSU	B1241
2-3 p.m.	Understanding Student Loans & Student Debt	Matthew Zarris, GSU	B2201
3-3:30 p.m.	Resources for Undocumented Students	Sylvia Ponce De Leon, GSU	C1317
4-5 p.m.	Financial Aid 101	Matthew Zarris, GSU	D1497

## Tuesday, April 21

Time	Workshop	Speaker/Organization	Room Number
10-11 a.m.	Using Social Media to Grow Your Business	Lauren Esolato, SBDC	B1240
11-12 p.m.	Understanding Your Credit Report	Jim Droske, Illinois Credit Service	B1241
12-1 p.m.	Steps to Affordable Home Ownership	Millie-Reyes-Williams, BMO Harris Bank	D2401A
	Understanding Your Credit Report	Jim Droske, Illinois Credit Service	D1497
	Money a Work/Foundation for Investing	Patrick Windle, TIAA-CREF	D2443
1-2 p.m.	Saving for Retirement	John Olson, Valic	D1497
	Retirement	Donald Wade, Legend	D2401A
	Understanding Student Loans & Student Debt	Matthew Zarris, GSU	D1401C
2-3 p.m.	Identify Theft Facts & Resolutions	Wayne Gawif, Chestnut Credit Counseling Services	D1497
	Steps to Affordable Home Ownership	Millie Reyes-Williams, BMO Harris Bank	D2401A
	Money at Work/Foundation for Investing	Patrick Windle, TIAA-CREFF	D2443
3-4 p.m.	Financial Aid 101	Matthew Zarris, GSU	B1240
	Pay Day & Internet Lenders	Wayne Gawif, Chestnut Credit Counseling Services	B1241
	Stock Markets	Donald Wade, Legend	D1496
4-4:30 p.m.	Resources for Undocumented Students	Sylvia Ponce De Leon, GSU	D2443
4-5 p.m.	Money at Work: Foundations of Investing	Patrick Windle, TIAA-CREFF	D34150

## Wednesday, April 22

Time	Workshop	Speaker/Organization	Room Number
1-2 p.m.	Now That You Have Health Insurance	Velinda Simpson, Blue Cross Blue Shield	D2401A
	Managing a Club Account	Ann Nagel, GSU	B2202
	Stock Markets	Donald Wade, Legend	B2203
2-3 p.m.	Financial Aid 101	Matthew Zarris, GSU	B2201
3-4 p.m.	Get Your Money Straight & Your Business in Order	Mary Drake, Certified Insurance Producer	D2441
	Retirement	Donald Wade, Legend	C3330
3:30-5 p.m.	Money Matters In the family	Dr. Blount & Dr. Wright, GSU	B2201
3-4 p.m.	Job Benefits	Sasha Grabenstetter, University of Illinois Extension	D2446
4-5 p.m.	Understanding Student Loan & Student Debt	Matthew Zarris, GSU	D34150

# Money Smart Week

## Thursday, April 23

Time	Workshop	Speaker/Organization	Room Number
12-1 p.m.	Understanding Student Loan & Student Debt	Matthew Zarris, GSU	B2200
1-2 p.m.	Top Tech Tools to Manage Money	Letitia McEastland, Family Credit Management	B2201
	The College Financial Playing Field	Shireen Daniels, Lighthouse Financial Group	B2202
	Now that you have health Insurance	Velinda Simpson, Blue Cross Blue Shield	D1496
2-3 p.m.	How to Stretch a Buck/100 Ways to Save Big	Letitia McEastland, Family Credit Management	D1496
	Financial Aid 101	Matthew Zarris, GSU	B1240
3-4 p.m.	Starting a Business in Illinois	Priscilla Cordero, GSU	D2401A
4-5 p.m.	What is a Health Saving Account?	Velinda Simpson, Blue Cross Blue Shield	D2401A

## Friday, April 24

Time	Workshop	Speaker/Organization	Room Number
10-11 a.m.	Financing Options for Business	Priscilla Cordero, GSU	B1240
11-12 p.m.	Life Transitions	Sashi Grabenstetter, University of Illinois Extension	B1240
12-1 p.m.	Financial Aid 101	Matthew Zarris, GSU	B1240
	Finance 101	Sheryl Jones-Harper, GSU	B1241
1-2 p.m.	How to Stretch a Buck/100 Small Ways to Save Big	Letitia McEastland, Family Credit Management	B1241
	Debunking Credit Scores	Sashi Grabenstetter, University of Illinois	B2202
	What is a Health Saving Account	Velinda Simpson, Blue Cross Blue Shield	B2215
2-3 p.m.	How to Stretch a Buck/100 Small Ways to Save Big	Letitia McEastland, Family Credit Management	B1241
3-4 p.m.	Understanding Student Loans & Student Debt	Matthew Zarris, GSU	B1241
	What is a Health Savings Account	Velinda Simpson, Blue Cross Blue Shield	B2202
	Steps to Affordable Home Ownership	Millie Reyes-Williams, BMO Harris	B2215
4-5 p.m.	Now that you have health Insurance	Velinda Simpson, Blue Cross Blue Shield	B1241

# Money Smart Week

## Top Tech Tools to Manage Money

From budgeting websites to apps that will give you more bang for your buck, learn about the most popular and useful tech tools to help you better manage your money.

**Presented by:** Letitia McEastland, Credit Relations Manager at Family Credit Management, Thursday, April 23, 1-2 p.m.

## How to Stretch a Buck/100 Small Ways to Save Big

Prices are rising and wages are stagnant. Do you manage your money or does your money manage you? Learn realistic money saving tips that anyone can follow. All participants will receive our new guide, "Personal Finance Made Easy."

**Presented by:** Letitia McEastland, Credit Relations Manager at Family Credit Management, Thursday, April 23, 2-3 p.m.; Friday, April 24, 1-2 & 2-3 p.m.

## Financial Aid 101

Attend a presentation on how to apply for federal, state, and institutional financial aid. Topics discussed include: when and how to apply, what you might be eligible to receive, exploring all your options, and your borrowing responsibility.

**Presented by:** Matthew Zarris, Assistant Director of Financial Aid at Governors State University, Monday, April 20, 4-5 p.m.; Tuesday, April 21, 3-4 p.m.; Wednesday, April 22, 2-3 p.m.; Thursday, April 23, 2-3 p.m.; Friday, April 24, 12-1 p.m.

## Understanding Student Loans & Student Loan Debt

Attend a presentation on understanding student loans, and student loan debt. Topics discussed include: student loan borrowing limits, interest rates, the recent history of student loan debt, federal student loans vs. private student loans, and repayment options.

**Presented by:** Matthew Zarris, Assistant Director of Financial Aid at Governors State University, Monday, April 20, 2-3 p.m.; Tuesday, April 21, 1-2 p.m.; Wednesday, April 22, 4-5 p.m.; Thursday, April 23, 12-1 p.m.; Friday, April 24, 3-4 p.m.

## Starting a Business in Illinois

Introduces you to the steps required to create your business, the vital questions you need to answer as you plan your new venture, and the basics of small business financing. Focuses on the things you should consider and the financial and legal aspects of starting a business. Learn what steps to take and what resources are available.

**Presented by:** Lauren Esolato, Program Coordinator at CenterPoint at Governors State University, Monday, April 20, 10-11 a.m.

**Presented by:** Priscilla Cordero, Director of The Illinois Small Business Development Center at GSU, Thursday, April 23, 3-4 p.m.

# Money Smart Week Workshops

## Using Social Media to Grow Your Business

Do you use social media to market your business? Want to take it to the next level? Learn techniques you can use to boost your social media marketing, drive traffic to your website, and get more followers engaged in your social media campaigns.

**Presented by:** Lauren Esolato, Program Coordinator at CenterPoint at Governors State University, Tuesday, April 21, 10-11 a.m.

## Financing Options for Your Business

Learn about the different options available for financing your business and what you need to do to qualify. SBA loans, microloans, and conventional financing will all be discussed.

**Presented by:** Priscilla Cordero, Director of Illinois Small Business Development Center at Governors State University, Friday, April, 24, 10-11 a.m.

## Understanding Your Credit Score & Report,

Learn about consumer credit reporting through TransUnion, Experian, and Equifax. What reports and what doesn't? How long items can stay on your credit? How credit repair works....etc.

**Presented by:** Jim Droske, President of Illinois Credit Services, Tuesday, April 21, 11 a.m.-noon; 1-2 p.m.

## The Hows & Whys of Managing a Club account,

The workshop will discuss the guidelines students must follow to manage a club account. Students will learn how to use a spreadsheet to review what is in the club account, and how the funds have been spent.

**Presented by:** Ann Nagel Manning, Accountant I, Financial Services & Comptroller at Governors State University, Monday, April 20, 1-2 p.m.; Wednesday, April 22, 1-2 p.m.

## Identity Theft, Facts and Resolution,

For 15 years, identity theft has been the top consumer complaint filed with the Federal Trade Commission. We will discuss types of identity theft, how to be on the lookout for it, and ways to resolve the effects if you are a victim.

**Presented by:** Wayne Gawlik, Certified Credit Specialist at Chestnut Credit Counseling Services, Tuesday, April 21, 2-3 p.m.

## Payday Lenders and Internet Lenders

Payday lending carries extremely high interest and fees that puts borrowers into a debt trap that can go on for weeks, months, or years. Alternatives to using Payday lenders are discussed along with what to do if you're already feeling trapped by one.

**Presented by:** Wayne Gawlik, Certified Credit Specialist at Chestnut Credit Counseling Services, Tuesday, April 21, 3-4 p.m.

# Money Smart Week Workshops

## Now that you have Health Insurance

This seminar introduces health insurance basics, including terms such as deductible and coinsurance. This session will provide helpful tips, and cover topics like how to prepare for a doctor visit and how to read an Explanation of Benefits (EOB) Statement.

**Presented by:** Velinda Simpson, Community Relations Specialist for Consumer Markets/Community Development at Blue Cross Blue Shield, Thursday, April 23, 1-2 p.m.; Friday, April 24, 4-5 p.m.

## What is a Health Saving Account?

This workshop will introduce you to what a Health Saving Account insurance plan is and explain how it differs from a traditional health insurance plan, but can be used in combinations with a HAS-qualified deductible health insurance plan.

**Presented by:** Velinda Simpson, Community Relation Specialist for Consumer Markets/ Community Development at Blue Cross Blue Shield, Thursday, April 23, 4-5 p.m.; Friday, April 24, 1-2 p.m.

## GET YOUR MONEY STRAIGHT & YOUR BUSINESS IN ORDER

This workshop will cover budgeting, managing your funds, how to use unsecured or secured credit cards, and how to build a legacy.

**Presented by:** Mary Drake, Illinois Life & Health Producer/Financial Consultant, Wednesday, April 22, 3-4 p.m.

## Job Benefits

Are you new to the job market or searching for a job? This workshop will teach you how to make the most of your employment perks such as how to save money with automatic deductions and retirement plans. This is a great opportunity for students and young adults to prepare for the working world, so they can be better informed when making decisions on those post-graduation job offers. Effective use of job benefits can increase your job's value beyond your salary!

**Presented by:** Sasha Grabenstetter, Consumer Economics Educator at University of Illinois Extension, April 22, 3-4 p.m.

## Life Transitions:

Whether it is going to college, moving, dating, or getting a new job, all of these major life changes can cause periods of financial transition. How you deal with these transitions can seriously impact your finances in the long run. Do you have the necessary tools to manage life's financial transitions?

**Presented by:** Sasha Grabenstetter, Consumer Economics Educator at University of Illinois Extension, Friday, April 24, 11-12 a.m.

# Money Smart Week Workshops

## Debunking Credit Scores:

To most people credit scores are mysterious and alien to them. Your credit report goes into a black box and it spits out your FICO score. Have you ever wondered what goes into your credit score? Or even how to improve it? In this program, you will learn what factors impact your score positively and negatively as well as understanding how delinquent accounts effects your financial well-being. You will also discover the 36 different factors that go into your personal credit report as well as understanding why you should use older credit cards at least every six months.

**Presented by:** Sasha Grabenstetter, Consumer Economics Educator at University of Illinois Extension April 24, at 1-2 p.m.

## Money at Work/Foundations of Investing

TIAA-CREF's workshop leaders will help you figure out which investment vehicles are right for you:

- Discover what stocks, annuities, mutual funds and IRAs are and which ones best fit your needs
- Learn about risk and finding your risk tolerance
- See how the same savings principles work for short- or long-term goals.

**Presented by:** Patrick Windle, Financial Consultant, Field Consulting Group TIAA-CREF |Financial Services, Tuesday, April 21, 2-3 p.m. and 4-5 p.m.

## Resources for Undocumented Students

Undocumented Students will learn the financial aid restrictions and understand how to tackle the challenges of funding their education.

**Presented by:** Sylvia Ponce De Leon, Associate Director of Financial Aid at Governors State University, Monday, April 20, 3-3:30 p.m.; Tuesday, April 21, 4-4:30 p.m.

## Finance 101

Learn fundamental financial literacy principles and strategies designed to help manage your money and plan a strong financial future.

**Presented by:** Jones-Harper, Sheryl, Account Technician II , Financial Services & Comptroller at Governors State University, Friday, April 24, 12- 1.

## Saving For Your Retirement

This interactive workshop will cover all the ways to save for your retirement. Where will the money come from when I retire? Will I have enough? What about medical expenses? Do I need long term care insurance? Where will I live when I retire? Will I outlive my money? Do I need to work in retirement?

**Presented by:** John Olson, Investment Advisor Representative at Valic Financial Advisors, Monday, April 20, 12-1 p.m.; Tuesday, April 21, 1-2 p.m.

# Money Smart Week Workshops

## Steps to Affordable Home Ownership

Discover the process of preparing for and obtaining a loan to purchase a home, and how grants can help with the down payment and closing cost. Stop by a free seminar sponsored by financial institutions, businesses, government agencies, schools, libraries, and lots of others who are joining to promote personal financial education.

**Presented by:** Millie Reyes-Williams, CRA Relationship Manager/Mortgage Lending at BMO Harris Bank, Tuesday, April 21, 12-1 p.m.; and 2-3 p.m.; Friday, April, 24, 3-4 p.m.

## Retirement

Ten Steps to Financial Security. The presentation will walk participants through a 10-step process to help analyze individual retirement needs and get set on the path to fulfill them.

**Presented by:** Donald Wade, CFP and Registered Principal at LEGEND EQUITIES Corporation, Tuesday, April 21, 1-2 p.m.; Wednesday, April 22, 3-4 p.m.

## Stock Markets

Over meaningful periods of time, the stock market has shown great volatility, but also substantial rewards. This presentation discusses how to understand and weather that volatility to take advantage of the superior returns the market provides.

**Presented by:** Donald Wade, CFP, and Registered Principal at LEGEND EQUITIES Corporation. Tuesday, April 21, 3-4 p.m.; Wednesday, April 22, 1-2 p.m.

## Money Matters in the Family

We will discuss cultural norms that create financial distress and how to diminish impact of negative messages about finances. Ultimately, the presenters will encourage participants to reflect on the role that money messages have had in their own lives and learn to advocate for financial education and empowerment in their own relationships.

**Presented by:** Crystal H. Blount, PhD & Darlene Wright, PhD, and members of the Psychology and Stress Research Lab, Wednesday, April 22, 3:30-5 p.m.

## The College Financial Playing Field

Certified Financial Planner Shireen Daniels will show college students and soon-to-be-grads how to tackle debt, work out a budget, and take down retirement-planning procrastination in order to score a bright financial future. Learn strategies for paying off loans, the best ways to save, and the ins and outs of a 401K.

**Presented by:** Shireen Daniels, Certified Financial Planner and College Planning Specialist at Lighthouse Financial Group, Thursday, April 23, 1-2 p.m.