

FINANCIAL LITERACY SEMINAR



*Grow your
financial
knowledge!*

CFRSC CENTER FOR
Financial Literacy

MARCH 6-8, 2018

5:30 - 7:30 P.M.

**INDIAN RIVER STATE COLLEGE
TREASURE COAST PUBLIC SAFETY TRAINING COMPLEX
4600 KIRBY LOOP ROAD • FORT PIERCE, FLORIDA**

**SUPPORTED BY
THE MARILYN C. LINK ENDOWED TEACHING CHAIR IN FINANCIAL MANAGEMENT**

Tuesday, March 6 ■ Savings & Investment

- 5:15 p.m. Registration
- 5:30 p.m. Welcome Marta Y. Cronin, Ed.D.
Vice President of Academic Affairs, Indian River State College
- 5:40 p.m. Introduction of Speakers Maria S. Davis, D.B.A.
Professor, Indian River State College
- 5:45 p.m. Savings M. Paul Massey
*First Vice President
Massey-Romans Wealth Management Team of Raymond James*
- What is Savings?
 - What are the Differences in Emergency Funds, Short-term Savings & Long-term Savings?
 - When Should I Start Saving? What are the Advantages of Starting Early?
 - What is Compound Interest?
- 6:25 p.m. Investment..... Joseph A. Semprevivo
Adjunct Instructor, Indian River State College
- What is Investment?
 - What Investments Can I Make?
 - Should I Rent or Buy Real Estate?
 - Should I Buy or Lease a Car?
- 7:05 p.m. Question & Answer Session
- 7:30 p.m. Closing Remarks Maria S. Davis, D.B.A.

Wednesday, March 7 ■ Credit Management

- 5:15 p.m. Registration
- 5:30 p.m. Welcome Christina T. Hart, Ph.D.
Vice President of Enrollment & Student Services, Indian River State College
- 5:40 p.m. Introduction of Speakers Maria S. Davis, D.B.A.
- 5:45 p.m. Credit Management: Let's Test Your Credit IQ Chris Russell
President, Oculina Bank
- What is Credit?
 - What Are the Differences Between Credit Cards, Debit Cards & Pre-paid Cards?
 - What is a Credit Report? Why is a Credit Score Important?
 - How Do I Qualify for a Loan?
- 6:25 p.m. Identity Theft: What You Should Know! Steven P. Nicholson
*Information Technology Management & Cybersecurity Laboratory Manager
Indian River State College*
- What is Identity Theft?
 - How Do I Protect Myself at Home, at Work & On the Go?
 - What is a Strong Password & How Do I Manage My Password?
 - What Are the Risks of Sharing Personal Information Through Social Media?
 - What is Phishing & How Does it Affect Me?
- 7:05 p.m. Question & Answer Session
- 7:30 p.m. Closing Remarks Maria S. Davis, D.B.A.

Thursday, March 8 ■ Negotiating Pay

- 5:15 p.m. Registration
- 5:30 p.m. Welcome Scott Stein, Psy.D.
Assistant Dean of Liberal Arts, Indian River State College
- 5:40 p.m. Introduction of Speakers Maria S. Davis, D.B.A.
- 5:45 p.m. Negotiating a Higher Pay: Employee Point of View Susan Berlin, D.D.S.
President, AAUW Palm Beach County
- Why Negotiate - The Gender Pay Gap & How it Affects You
 - 4 Steps to Negotiation
 - Know Your Value, Benchmark Your Salary & Benefits, Know Your Strategy, and Practice
 - Deflection Strategies - What to Avoid Discussing Before You Receive an Offer
 - Persuasive Responses - Use These to Begin the Negotiation Process
 - Employee Benefits to Sweeten the Deal
 - Conclude the Negotiation
- 6:25 p.m. Negotiating a Higher Pay: Employer Point of View Mark A. Wade, Ph.D.
Master Instructor, Indian River State College
- What Are You Worth? How Can You Help My Company Make Money?
 - Avoid Emotions & Comparisons Between Employees
 - Use of the "Half-Nelson" Close in Wage Negotiations
 - Understanding Supply & Demand for Labor
 - Beware of "Wage Killers": Children, Education, Experience, Flexibility, Transportation & Attitude
 - The Education vs. Experience Debate
 - The Gender Pay Gap Flaw - The Potential Problem with Playing That Card
- 7:05 p.m. Question & Answer Session
- 7:30 p.m. Closing Remarks Maria S. Davis, D.B.A.

For more information, contact:

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