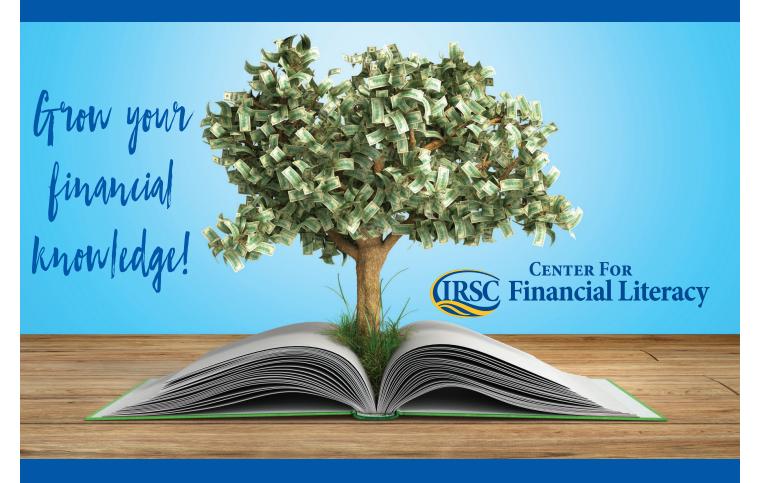
## FINANCIAL LITERACY SEMINAR



APRIL 2-4, 2019 6:00-8:00 P.M.

INDIAN RIVER STATE COLLEGE
BROWN CENTER FOR INNOVATION & ENTREPRENEURSHIP, Y-102
3209 VIRGINIA AVE • FORT PIERCE, FLORIDA

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

## Tuesday, April 2 ■ Credit Management

5:45 p.m.	Registration
6:00 p.m.	Welcome
6:05 p.m.	Introduction of Speakers
6:10 p.m.	Let's Test Your Credit I.Q
	<ul> <li>What Is Credit?</li> <li>What Is the Difference Between Credit Cards, Debit Cards and Pre-paid Cards?</li> <li>What Is a Credit Report?</li> <li>Why Is a Credit Score Important?</li> <li>How Do I Qualify for a Loan?</li> </ul>
6:40 p.m.	Identity Theft: What You Should Know!
	<ul> <li>What Is Identity Theft?</li> <li>How Do I Protect Myself at Home, at Work &amp; on the Go?</li> <li>What Is a Strong Password &amp; How Do I Manage My Password?</li> <li>What Are the Risks of Sharing Personal Information Through Social Media?</li> <li>What Is Phishing &amp; How Does It Affect Me?</li> </ul>
7:10 p.m.	Question & Answer Session
8:00 p.m.	Closing Remarks Maria S. Davis, D.B.A.
	Closing Remarks
Wednesday, A	
<b>Wednesday, A</b> 5:45 p.m.	April 3 ■ Savings and Investment
<b>Wednesday, A</b> 5:45 p.m. 6:00 p.m.	April 3 ■ Savings and Investment  Registration  Welcome
<b>Wednesday, A</b> 5:45 p.m. 6:00 p.m.	April 3 ■ Savings and Investment  Registration  Welcome
<b>Wednesday, A</b> 5:45 p.m. 6:00 p.m.	April 3 Savings and Investment  Registration  Welcome Scott Stein, Psy.D.  Assistant Dean of Liberal Arts, Indian River State College  Introduction of Speakers Maria S. Davis, D.B.A.  How Money Works Senior Resident Director-Wealth Management Advisor
Wednesday, A 5:45 p.m. 6:00 p.m. 6:05 p.m. 6:10 p.m.	April 3 Savings and Investment  Registration  Welcome Scott Stein, Psy.D.  Assistant Dean of Liberal Arts, Indian River State College  Introduction of Speakers Maria S. Davis, D.B.A.  How Money Works Senior Resident Director-Wealth Management Advisor Merrill Lynch, Pierce, Fenner & Smith Inc.  What Are Savings?  What Is the Difference Between Emergency Funds, Short-term Savings & Long-term Savings?  When Should I Start Saving? What Are the Advantages of Starting Early?
Wednesday, A 5:45 p.m. 6:00 p.m. 6:05 p.m. 6:10 p.m.	Registration  Welcome

## Thursday, April 4 ■ Budgeting and Dealing with Financial Trouble

5:45 p.m.	Registration
6:00 p.m.	Welcome
6:05 p.m.	Introduction of Speakers
6:10 p.m.	Budget
	<ul> <li>What Is a Budget?</li> <li>How Do I Prepare a Budget?</li> <li>Why Do I Need a Budget?</li> </ul>
6:40 p.m.	Dealing with Financial Trouble
	<ul> <li>What Are the Warning Signs of Financial Trouble?</li> <li>How Do I Deal with Financial Trouble?</li> <li>How Do I Create a Debt Reduction Plan?</li> </ul>
7:10 p.m.	Credit Repair
	<ul> <li>Credit Counseling</li> <li>Credit Repair Scams</li> <li>Understanding Bankruptcy</li> <li>Avoiding Alternative Financial Services</li> </ul>
7:40 p.m.	Question and Answer Session
8:00 p.m.	Closing Remarks

To register, go to https://irsc.formstack.com/forms/financial\_literacy\_workshop

## For more information, contact:

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www.irsc.edu/financial-aid/center-for-financial-literacy.html

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