

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	Heather J. Belmont, Ph.D. Vice President of Academic Affairs, Indian River State College
6:05 p.m.	Introduction of Speakers	Maria S. Davis, D.B.A. Professor, Indian River State College
6:10 p.m.	Let’s Test Your Credit I.Q.	Jarrod Trefelner Vice President, CenterState Bank
	<ul style="list-style-type: none">What Is Credit?What Is the Difference Between Credit Cards, Debit Cards and Pre-paid Cards?What Is a Credit Report?Why Is a Credit Score Important?How Do I Qualify for a Loan?	
6:40 p.m.	Identity Theft: What You Should Know!	Steven P. Nicholson Master Instructor, Indian River State College Computer Information Technology
	<ul style="list-style-type: none">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?	
7:10 p.m.	Question & Answer Session	
8:00 p.m.	Closing Remarks	Maria S. Davis, D.B.A.

Wednesday, April 3 ■ Savings and Investment

5:45 p.m.	Registration	
6:00 p.m.	Welcome	Scott Stein, Psy.D. Assistant Dean of Liberal Arts, Indian River State College
6:05 p.m.	Introduction of Speakers	Maria S. Davis, D.B.A.
6:10 p.m.	How Money Works	Steven E. Kowalski, AAMS Senior Resident Director-Wealth Management Advisor Merrill Lynch, Pierce, Fenner & Smith Inc.
	<ul style="list-style-type: none">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?What Is Compound Interest?	
6:40 p.m.	Bull and Bear Markets, Corrections and Crashes	Eric Haave Adjunct Instructor, Indian River State College
7:10 p.m.	Question & Answer Session	
8:00 p.m.	Closing Remarks	Maria S. Davis, D.B.A.

Thursday, April 4 ■ Budgeting and Dealing with Financial Trouble

5:45 p.m.	Registration	
6:00 p.m.	Welcome	Christina T. Hart, Ph.D. Vice President of Enrollment & Student Services, Indian River State College
6:05 p.m.	Introduction of Speakers	Maria S. Davis, D.B.A.
6:10 p.m.	Budget	Laura C. Kauffman Assistant Professor, Indian River State College
	<ul style="list-style-type: none">What Is a Budget?How Do I Prepare a Budget?Why Do I Need a Budget?	
6:40 p.m.	Dealing with Financial Trouble	Joseph A. Semprevivo Adjunct Instructor, Indian River State College
	<ul style="list-style-type: none">What Are the Warning Signs of Financial Trouble?How Do I Deal with Financial Trouble?How Do I Create a Debt Reduction Plan?	
7:10 p.m.	Credit Repair	Jeff A. Wiltzius Assistant Professor, Indian River State College
	<ul style="list-style-type: none">Credit CounselingCredit Repair ScamsUnderstanding BankruptcyAvoiding Alternative Financial Services	
7:40 p.m.	Question and Answer Session	
8:00 p.m.	Closing Remarks	Maria S. Davis, D.B.A.

To register, go to https://irsc.formstack.com/forms/financial_literacy_workshop

For more information, contact:
Dr. Maria S. Davis
Indian River State College Mueller Campus
6155 College Lane ■ Vero Beach, FL 32966
772-226-2557 ■ medavis@irsc.edu
www.irsc.edu/financial-aid/center-for-financial-literacy.html