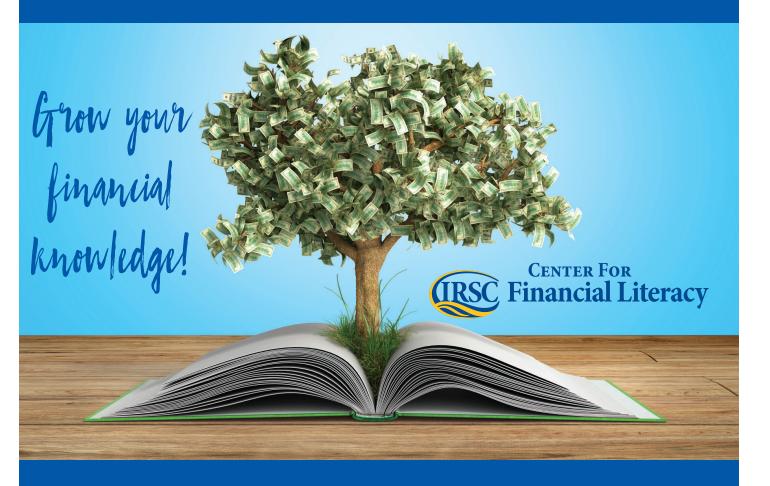
FINANCIAL LITERACY SEMINAR



NOVEMBER 19-21, 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, November 19 ■ Credit Management

5:45 n m	Podictrotion
·	Registration
6:00 p.m.	Welcome
6:05 p.m.	Introduction of Speakers
6:10 p.m.	Let's Test Your Credit I.Q. Jarrod Trefelner Vice President, CenterState Bank
	 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!
	 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
	-
	Closing Remarks
8:00 p.m.	
8:00 p.m.	Closing Remarks Maria S. Davis, D.B.A.
8:00 p.m. Wednesday, N 5:45 p.m.	Closing Remarks
8:00 p.m. Wednesday, N 5:45 p.m. 6:00 p.m.	Closing Remarks
8:00 p.m. Wednesday, N 5:45 p.m. 6:00 p.m.	Closing Remarks
8:00 p.m. Wednesday, N 5:45 p.m. 6:00 p.m.	Closing Remarks
8:00 p.m. Wednesday, N 5:45 p.m. 6:00 p.m. 6:05 p.m. 6:10 p.m.	Closing Remarks
8:00 p.m. Wednesday, N 5:45 p.m. 6:00 p.m. 6:05 p.m. 6:10 p.m.	Registration Welcome Pamela Blake Welmon, D.Ed. Vice President of Applied Science & Technology, 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? What Is Compound Interest? Bull and Bear Markets, Corrections and Crashes Eric Haave

Thursday, November 21 ■ 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.	Budgeting Laura C. Kauffman Assistant Professor, Indian River State College
	 What Is a Budget? How Do I Prepare a Budget? Why Do I Need a Budget?
6:40 p.m.	Dealing with Financial Trouble
	 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
	 Credit Counseling Credit Repair Scams Understanding Bankruptcy Avoiding Alternative Financial Services
7:40 p.m.	Question & Answer Session
8:00 p.m.	Closing Remarks Maria S. Davis, D.B.A.

For more information, contact:

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

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