

# 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 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*
  - 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*
  - 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, November 20 ■ Savings and Investment**

- 5:45 p.m. Registration
- 6:00 p.m. Welcome ..... Pamela Blake Welmon, D.Ed.  
*Vice President of Applied Science & Technology, 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.*
  - 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, November 21 ■ Budgeting and Dealing with Financial Trouble**

- 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. 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 ..... Joseph A. Semprevivo  
*Adjunct Instructor, Indian River State College*
  - 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*
  - 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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