



TRAINING • CONNECTING • DEVELOPING ILLINOIS' WORKFORCE

FREE



FINANCIAL PLANNING WORKSHOPS*

Understanding Your Money and Credit

Wednesday 10:30 AM to 11:30 AM			
June 2, 2010	July 14, 2010	August 4, 2010	Sept 1, 2010

The primary purpose of this workshop is to provide consumers with information regarding how to effectively manage family finances. A key element of the training will cover how to develop and manage a budget and control spending. Credit management will also be covered as a strategy for increasing savings. The five key steps to developing a sound money management plan will be discussed:

1. **Assessing Your Financial Situation**
2. **Setting Financial Goals**
3. **Creating a Budget or Spending Plan**
4. **Using Credit Wisely**
5. **Committing to a Savings Plan**

Understanding Your Credit Report

Wednesday 10:30 AM to 11:30 AM			
June 30, 2010	July 28, 2010	August 18, 2010	Sept 15, 2010

The primary objective of this workshop is to provide information on the credit report, how credit reports are used, credit scoring and how to maintain a good credit rating. Identity Theft is discussed as part of the process of reviewing your credit history.

Key Concept 1:

Good credit is the most valuable financial asset you can own. It is important to understand the credit reporting process to help manage that asset.

Key Concept 2:

Your credit score has become the benchmark for the majority of credit decisions by lenders. In order to maximize and maintain a good score, it is necessary to understand the process of determining the score.

Key Concept 3:

Identity theft has become a major concern today and has caused the loss of millions of dollars both to the creditors and consumers. In order to protect against identity theft, it is necessary to define it, determine how it happens, what steps can be taken to avoid it and what steps to take if it happens.

Location: Illinois workNet / IDES Office, 723 W. Algonquin Rd, Arlington Heights, IL 60005

To register by phone, please call Susan Badame at the Illinois workNet Center Welcome Desk at 847- 437- 9663, stop in at the Arlington Heights location at 723 W. Algonquin Road, Arlington Heights to register in person, or register online at www.worknetncc.com > Arlington Heights > Workshops tab

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