

Adult Education Seminars

Your credit union is pleased to provide your organization with free financial education seminars. The following is a list of seminars and workshops that are currently offered. We can customize sessions focusing on a variety of financial/consumer protection topics. Just ask!

Auto Buying

Take the Wheel: Get the Best Deal

In the market to buy a new or used car? This seminar will help you determine how much car you can afford and how you can save on car insurance. We'll also provide tips on how to: research your new vehicle; negotiate the best price; and decipher various financing options and warranties. A must attend to ensure you'll drive away with the right choice!

College

College Funding*

Just about everyone agrees that an education pays off, but how do you pay for an education? The good news is there are lots of tax-advantaged savings plans and aid programs to help pay the bills. The important step is to start saving now. Learn sound strategies for keeping a college education within reach. Topics covered include:

- Inflation, tuition, and the cost of procrastination
- Choosing a funding option
- Calculating funding needs
- Investment and tax-advantaged savings strategies

Smart Start to College

A MUST ATTEND FOR PARENTS AND THEIR COLLEGE-BOUND STUDENTS!

Did you know that 7 out of 10 college students will engage in at least one "risky" financial behavior as an undergraduate? This can be prevented! Join us to learn how to financially prepare for college and how you and your student can avoid common pitfalls while he or she is away at school. We'll touch on topics such as: which payment methods your student should use while away and how it can affect his or her credit; why college students are prime targets for ID theft; and how students can protect themselves.

Repaying Student Loans the Right Way

Today, student loan debt is a fact of life for many. In most cases, we wouldn't be able to fund a college education without taking out student loans. Join us to learn: how to defray college costs; how to repay debt with a strategy; when deferment or forbearance may be used; and how to establish a basic budget. We'll also discuss the importance of establishing good credit and the impact a poor credit score may have on your bottom line.

Credit

Breaking the Debt Cycle

If you are stuck in a cycle of creating debt, then break free! Discover different kinds of debt, warning signs indicating you may have too much debt, steps you can take today to tackle your debt, and how to improve your credit report and score. Also, learn common pitfalls surrounding the use of credit/credit cards and how to avoid them. We'll provide some simple tools and worksheets in this session to help you break the debt cycle.

Understanding Credit & Credit Scores

Your credit is one of the most important components to making big purchases. Join us to find out: what is a credit report? What goes into your credit score? We'll also discuss how you can establish, build and/or repair your credit, and improve your credit score while using credit wisely.

Take Charge: Wise Use of Credit Cards

Credit cards are a fact of life in today's fast-paced world - they're a handy money management tool. This seminar will help you understand their benefits and costs. Learn how to select the right credit card for you, and most importantly, understand how to use them in order to positively impact your credit score and build credit history. Other tips will include how to avoid credit card fraud and how to cancel unused credit cards.

Repaying Debt the Smart Way

Credit and debit have become a way of life. In most cases, we wouldn't be able to buy a home, fund a college education, or buy a car without taking out a loan. Join us to learn: which type of credit is best for you, strategies and tools to pay off debt more quickly, how to protect your credit score, and the warning signs of having too much debt. We will also discuss your rights and obligations should a debt collector call.

SMART Credit Check

Your credit report contains all kinds of information used by lenders, insurance providers, employers, landlords, and others to make decisions about whether or not they should do business with you. Shouldn't you know what's in this report? Learn how to safely obtain your free credit report, how to detect and correct errors in your report that could impact your score, how to use your report to monitor ID theft, and steps you should take if you fall victim. You'll leave this session with actionable items to improve your credit score and overall financial well-being.

Fraud & Security

Identity Theft: Who's Got Your Number?

You've heard about it on the news and in the lunchroom at work. The stories, the hassles, the headaches people suffer. Should you be concerned that this could happen to you? Join us to learn what "Identity Theft" is, how to prevent it, what the warning signs are that you might be a victim, and what to do if you are and where to get help.

Senior Financial Scams: How to Protect Family and Friends

Identity theft continues to top the list of FTC consumer complaints, with over \$1.6 billion lost to fraud in 2014 with people ages 70-89 as one of the most targeted age groups. This seminar will help you understand the scope of the problem and its long-term effects. You will learn how to identify common scams and exploitations, what the typical perpetrator looks like, where to go for help, and how to prevent this from happening to you or your loved ones.

Green Matters: Saving Energy and Money through Home Improvement

Going Green Makes \$ense

PRESENTED BY UVA COMMUNITY CREDIT UNION & THE LOCAL ENERGY ALLIANCE PROGRAM (LEAP)

Hear what no-cost and low-cost things you can do to help save money on your energy bills. We'll show you how energy-efficient home improvements can provide better returns than some traditional investments to free up money to meet your financial goals. Discover how current tax incentives, rebates, and special financing programs can save you even more on your energy-saving home improvements. Learn how the partnership among our community's Local Energy Alliance Program (LEAP), UVA Community Credit Union, and others can support you with your green, money-saving home upgrades.

Helping Parents Teach Youth

Value of a Dollar: Teaching Your K-8 Grade Child

THIS SEMINAR IS DESIGNED FOR PARENTS, GRANDPARENTS, AND KINDERGARTEN-THROUGH-8TH-GRADE EDUCATORS

Learn why it's important for children to develop good money management skills from an early age, what motivates children to learn about this subject, and how best to teach them. We'll demonstrate how to use goal-setting, budgeting, saving, working, investing, and best of all, a child's allowance, as teaching tools.

Home Buying/Home Ownership

Buying & Financing a Foreclosed Home

You've probably seen the ads for sales of foreclosed and short-sale homes and are wondering if there might be a bargain out there just ripe for the picking. How much effort is needed to buy a home like these? What you don't know could hurt you. This introductory class outlines the steps involved in buying a foreclosed or short-sale home and provides valuable tips and warnings. You'll also learn about the special financing restrictions that apply to these homes and how they may impact your choice of property.

Buying vs Renting: Why You Can't Afford to Wait

Can you afford to buy a home? Can you afford not to? Join us to compare the costs of homeownership vs renting and the factors you should consider when making this decision. Experts will be available to discuss the current home-purchase and rental environment, the buying process, tax advantages and investment potential of home-buying, financing options and issues, and how to avoid some common home-buyer mistakes.

Buying Your First Home

A step-by-step guide for first-time homebuyers. Get tips on buying the right house. Learn about the different third parties involved and the mortgage loan process. We'll also explain the different requirements and closing costs associated with buying a home.

First-Time Homebuyers: Which Mortgage Loan is Best for You?

It's a great time to buy a home! Join us to learn about the various first-time homebuyer mortgage options including: conventional, USDA, FHA, and Home Possible loans. We'll help you determine which one is right for you. We'll also cover what you can qualify for and what you can afford, how much is needed for a down payment, which loan programs have zero-down payment options, and the impact your credit can have on your choices. Plus, we'll provide tips on how to avoid some of the most common mistakes first-time homebuyers make to ensure you are prepared to make one of your biggest investments.

Homebuyer Panel

Buying your first home? Your second? Bring all of your questions to our panel of experts who will help you navigate: mortgage qualification and underwriting procedures, various mortgage options, what to expect at closing, and how the home appraisal process works. Our panel will include a mortgage lender, local real estate agent, and a closing agent, who will also provide a brief overview of his or her sector. You'll leave this session with a better understanding of the home-buying process so you are more confident every step of the way.

How to Qualify for a Mortgage

Buying your first home, moving from your present home, or refinancing your existing mortgage? In this seminar, you'll learn how to get your finances into shape before you apply and about the lending guidelines you must meet to qualify for various mortgage financing programs. You'll also become well-versed in the mortgage application process, alleviating unnecessary stress that could unfold during this unfamiliar practice.

Life as a Homeowner: Budgeting for & the Benefits of Homeownership

You've invested a significant amount of money into your home. Make sure you keep your investment in tip-top shape. This seminar will provide you with debt management, household budgeting tips, and home-maintenance advice. Learn about the financial benefits of homeownership, including increasing your equity and net worth.

Should You Refinance Your Mortgage?

There are numerous reasons to consider refinancing, including: the ability to save money, debt consolidation, reducing your monthly payments, and access to cash from equity that you may have built up in your home for home improvements or other major purchases. We'll walk you through all the variables you should consider to determine if refinancing is right for you (we'll even crunch the numbers!). Please bring your current mortgage rate, balance, and payment schedule.

Managing Your Money

Building a Budget

A budget is an important tool for making sure your money works for you. We'll help you understand the steps involved in developing a spending plan and how to identify spending leaks. Discover how tracking spending can help you find ways to save. We'll assist you in setting short- and long-term financial goals, explain how to audit your progress, and revise your goals as needed. You'll also learn about the tools that are available to help reach your goals.

E-services: Managing Your Money 24/7

Make your life easier – take the stress out of money management! Join us to learn how to use our Online and Mobile Banking, Bill Pay, and other E-services to effectively manage your money 24/7. We'll show you how easy it is to use mobile deposit, set up alerts, and transfer money automatically – our newest “Person to Person” service allows you to quickly send funds to a friend. We'll also explore Central Finance – a hassle-free online financial management tool. With Central Finance, you can view the activity of every loan, credit card, and investment account (including accounts from other financial institutions) in one central location! This way, you can analyze your overall financial health, create budgets, and stay on track to reach your financial goals.

Get it Together: Organize Your Financial Records

When your home files are bulging at the seams, you waste time trying to find things. You may pay bills late. You experience more stress. Well, we want to give you the tools to de-clutter your files. At this seminar, you'll learn the benefits of getting organized, your electronic storage options, how to develop an efficient bill-pay system, which records to keep and for how long, how to conduct a home inventory, and what to have handy in case of a natural disaster.

In Trouble!: Common Consumer Issues

This session is designed to help consumers establish smart spending and saving habits, compare different types of debt, and help them understand the various warning signs indicating they have too much debt. We'll discuss what steps to take if you find you are unable to pay your bills and the actions debtors may take against you such as collections, garnishment, and repossession. We'll also discuss your consumer rights should you find yourself in trouble.

Money Management for Women

Historically, women have earned lower salaries, experienced career interruptions to care for family, and suffered a negative impact to their finances due to divorce/death of a spouse. During our session, we'll discuss the unique financial challenges faced by women, how gender and attitude can impact choices, and the importance of being prepared and knowledgeable. Join us for resources and tools to help you learn how to take control of your financial future.

Money Mastery: How to Use Wealth-Building Tools

Discover how to use common financial tools to take charge of your finances. We'll review a variety of wealth-building tools, such as direct deposit, payroll deduction, saving vehicles, homeownership, and more. We'll provide tax tips to save time and money, review pitfalls that drain resources or result in fraud, and cover “SMART” goal-setting techniques to help set up a personal action plan and where you can get assistance.

Savvy Financial Travel Tips

Do you know how to be a fiscally savvy traveler? Do you know the best payment methods to use when traveling domestically or internationally? What information you should provide your financial institution before you go? How to protect your finances when you are away and what to do if your wallet is lost or stolen? You'll learn how to protect yourself, family members, and friends from common travel scams. Tips on creating a budget and saving money while on vacation will also be covered.

Take This Job and Maximize It!

Whether you're about to start a new job or have been with the same company for years, it's important to understand and maximize the benefits offered by your employer so you can balance having enough money for today with saving for tomorrow. In this workshop, we'll demystify your payroll deductions so you know where your money is going. We'll discuss retirement savings, as well as other wealth-building and protection strategies, to help you meet your goals. We'll also help you compare job offers and show you why salary is not the only thing to consider.

Planning and Investing

Intro to Annuities*

In this introductory seminar, we'll discuss what annuities are and compare how annuities stack up against 401(k)s, IRAs, and Roth IRAs. We will talk about the benefits of buying annuities, different payout options, and potential tax consequences. Types of annuities available will be discussed, along with some common annuity riders that you should be aware of.

Investment Basics*

In this seminar we'll cover investment fundamentals, including the effects of inflation and compounding. We'll help you identify your goals and time horizons, measure your risk tolerance, and discuss the relationship between risk and return. The differences among cash equivalents, bonds, stocks, and mutual funds, as well as the importance of asset allocation will also be presented.

Planning for Long-Term Care*

It is estimated that 50% of individuals will need long-term care coverage at some point in their lifetime. Those who reach retirement without a plan for covering these expenses may lose not only their financial assets, but choices for care and independence. Join us to learn:

- What long-term care is and where it's provided
- Strategies to pay for long-term care
- Key features and government incentives for long-term care insurance
- How Medicare and Medicaid factor into long-term care planning

Special Needs Planning*

Planning for the financial security of a loved one who is disabled or has special needs may seem overwhelming. While the process may not be easy, it doesn't have to be that difficult. All it takes is some time to understand the basics, get the professional help you need, and proceed in an organized fashion. This presentation will cover the basics of special needs planning, with suggestions for appropriate strategies.

Retirement Planning

Five Things to Do Today to Prepare for Retirement

Join us to learn strategies for preparing for retirement in today's uncertain financial climate. This seminar will help you take into consideration your personality and comfort with risk, revealing how you can take control. The seminar is designed to give you a clear starting point for long-term investing.

Retirement Basics*

In this retirement planning presentation, we'll take a look at some general retirement planning concerns, considerations, and strategies. We'll cover how to put together a retirement roadmap, factors that influence when you should retire, and how long your retirement could last. We'll show you how to “crunch the numbers” by estimating your retirement expenses and retirement income, while factoring in inflation and taxes. We'll also show you how to use tax-advantaged savings vehicles like IRAs and 401(k)s to help achieve your goals.

Social Security: Maximize Your Benefits*

As you approach retirement, when to claim your Social Security benefit is one of the biggest financial decisions you'll need to make. Should you begin early, at retirement age, or should you delay receiving benefits in order to receive a larger amount? Please join us to learn the essential "rules of the road" when it comes to collecting and maximizing Social Security benefits.

*Due to changing regulations and resulting compliance reviews, these seminars may require a two month lead time to schedule.

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Series Seminars - for In-Depth Innovative Financial Education

Developing a Financial Profile (two-part series)

Just as everyone's life is a unique puzzle made up of a variety of linked concerns and values, so is everyone's financial situation. This workshop is designed to help you assess your own personal financial profile - giving you the tools and the time to sort out all the pieces and look at the big picture.

After you've completed the initial workshop, you will meet with a financial consultant from Members Wealth Management, located at the credit union, for a one-on-one session covering recommendations on how you might best achieve your financial goals. Spouses are encouraged to attend.

Money Smart Series

A series of 10 sessions designed for working adults who are interested in learning money fundamentals. Each one-hour class can be taught individually or in groups:

1. **PERSONAL BANKING 101** - Introduces you to financial institutions and what they offer.
2. **BORROWING BASICS** - Will help you decide when and how to use credit.
3. **CHECK IT OUT** - Teaches the skills needed to correctly use a checking account.
4. **MONEY MATTERS** - Demonstrates how to prepare and follow a personal spending plan budget.
5. **PAY YOURSELF FIRST** - Teaches the importance of saving money and explains some savings options.
6. **KEEP IT SAFE** - Describes predatory lending and other harmful practices, such as identity theft.
7. **TO YOUR CREDIT** - Building/maintaining good credit. How to read a credit report and address credit deficiencies.
8. **CHARGE IT RIGHT** - Teaches how to shop for and use a credit card responsibly.
9. **LOAN TO OWN** - Describes different types of loans to help determine which would be best for you.
10. **YOUR OWN HOME** - Helps you determine if you're ready to become a homeowner.

Online Education

It's a Money Thing Lessons

Looking for a quick financial-education fix? Check out our fun and entertaining "It's a Money Thing" online program where you'll have access to videos and supporting resources. You can even order the complete program packages for the classroom. View lessons at uvacreditunion.org; search: It's a Money Thing.

FOR MORE INFORMATION ON THESE SEMINARS, OUR YOUTH FINANCIAL LITERACY PROGRAM, OR TO SCHEDULE YOUR GROUP FINANCIAL EDUCATION SEMINAR, CONTACT:

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THIS CREDIT UNION IS FEDERALLY-INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION.

We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act.