

Northwest Indiana
Money Smart Council Presents

MONEY, MONEY, MONEY FAIR



ALL FREE!! AND OPEN TO THE PUBLIC

SATURDAY, OCTOBER 23, 2010

8:00 A.M. - 3:00 P.M.

INDIANA UNIVERSITY NORTHWEST

3400 BROADWAY

GARY, IN 46408

**FREE DOCUMENT SHREDDING
UP TO 200LB PER PERSON
11:00 A.M. TO 2:00 P.M.**

**REGISTRATION OPENS
SEPTEMBER 15, 2010
CALL 219-980-2093**



8:00 -8:25 am Registration & Welcome Moraine Center Lobby
FREE "Breakfast on the Go" provided

8:30- 9:45 Session I Workshops Raintree Hall
10:00 - 11:15 Session II Workshops Raintree Hall
11:30 - 12:45 Session III Workshops Raintree Hall

Information Booths 7:45 am – 3:00 pm Moraine Center

10:00– 3:00 Foreclosure Counseling & Workshop
Library/Conference Center A & B

Noon– 2:00 p.m. *Clowns Performing* Moraine Center Lobby
Tickets received for attending either **Financial Wizardry** or
Happily Ever After *will be required* for face painting.

1:00 p.m. *FREE Box Lunch* Moraine Center Lobby

*A door prize will be awarded
at the conclusion of each presentation.*

Session I 8:30 – 9:45 am

Money Matters

Raintree Rm 103

Presented by **Donna Bartley, Fifth Third Bank**

This session will explore techniques to identify ways to decrease expenses or increase income, as well as other ways to make money good in bad times.

Free Financial Counseling for a Day

Raintree Rm 105

Presented by **Mary Wright, Horizon Bank Branch Manager/AVP**

With **Spanish Interpreter**

The workshop will focus on building credit, the importance of a good credit score, how to repair your credit in order to purchase a home, car, etc.

Your Credit Card Can Work FOR You

Raintree Rm 109

Presented by **Lisa Crabtree, Centier Bank Merrillville branch supervisor**

Learn how to choose a card that meets YOUR needs.

Session I 8:30 – 9:45 am Continued

I'm Your Uncle (Sam) not Your Enemy Raintree Rm 102

Presented by **Linda Bellamy-Sims and Cathy Thomas, IRS**

Earning extra money selling Mary Kay or Avon products, cutting or styling hair?
Congratulations you are an entrepreneur. Attend this workshop to receive helpful federal tax tips.

Energy Efficiency Education & Energy Saving Tips Raintree Rm 205

Sponsored by **NIPSCO**

Presented by **Michael Davis, Team Leader, New Business, NIPSCO**

Financial Wizardry Raintree Rm 215

Presented by **Christopher Klocek, Magician**

Award-winning magician and educator will highlight basic financial concepts through magic. Children attending will also receive a ticket for free face painting

Senior Credit Card Calamities Revealed Raintree Rm 149

Presented by **Valerie L. Rice, MSW, Attorney at Law**

Creditors create & spread falsehoods about credit cards to win unfair leverage over debtors, especially seniors. Discover the truths to the myths from a senior's perspective. This presentation is useful for all adults.

Applying On Line for the Twenty-first Century Scholars Program

Raintree Rm 201

Presented by **Marcellita O. Murphy, Regional Parent Coordinator**

Indiana 6th, 7th or 8th graders who qualify for the Twenty-first Century Scholars Program can get up to four years of undergraduate college tuition for eligible Indiana public or private institution. Parents must bring social security numbers for child, income information, and a valid email address.

Identity Theft and Related Schemes Raintree Rm 202

Presented by **Assistant U.S. Attorney Toi Houston**

Sponsored by **Centier Bank**

The best way to protect yourself from identity theft is to learn how to prevent it from happening.

Healthy Habits for Homeownership Raintree Rm 211

Presented by **Harris Bank**

Considering becoming a homeowner? Come out and obtain details on how to use affordable housing programs to help put you in a home . . . and learn what banks/lenders expect when providing you a mortgage to purchase a home.

FORECLOSURE WORKSHOPS AND COUNSELING

Library/Conference Center A & B

Alternatives to Foreclosure - 10:00-11:00 am & 1:00-2:00 pm

Sponsored by **Centier Bank** Presented by the **Indiana Attorney General's Office**

Counseling Sessions 11:00-Noon & 2:00-3:00 pm

With counselors from **Consumer Credit Counseling Services of Northwest Indiana** and from **Northwest Indiana Reinvestment Alliance**

Individuals will need to bring:

- *Most recent pay stubs or income information*
- *Monthly household expenses*
- *Copy of last mortgage statement*
- *Correspondence from mortgage company*
- *Written explanation of difficulty*
- *Last filed income tax return*
- *Last two (2) months bank statements*

Session II 10:00 – 11:15 a.m.

Fraud: So You Think it Can't Happen to You?

Raintree Rm 207

Presented by **Better Business Bureau**

Technology has opened a far-reaching opportunity for faceless frauds who are "on" 24/7. Learn how to protect yourself from them!

It's My Money, I've Earned It! – Teens & Taxes (ages 14-18) **Raintree Rm 102**

Presented by **Cathy Thomas, IRS**

Starting your first job? This session explores the concept of memorizing your social security number, completing Form W-4. Come participate in the tax game challenge.

SSA Benefits America

Raintree Rm 103

Presented by **Social Security Administration**

Understanding the updates and essentials of social security's retirement, disability, survivor, and Medicare insurance benefits.

Free Financial Counseling for a Day

Raintree Rm 105

Presented by **Mary Wright, Horizon Branch Manager/AVP**
with **Spanish Interpreter**

The workshop will focus on building credit, the importance of a good credit score, how to repair your credit in order to purchase a home, car, etc.

Your Credit Card Can Work FOR You

Raintree Rm 109

Presented by **Lisa Crabtree, Centier Bank Merrillville branch supervisor**

Learn how to choose a card that meets YOUR needs.

Energy Efficiency Education & Energy Saving Tips

Raintree Rm 205

Sponsored by **NIPSCO**

Presented by **Michael Davis, Team Leader, New Business, NIPSCO**

Session II 10:00 – 11:15 a.m. Continued

Identity Theft and Related Schemes

Raintree Rm 202

Presented by **Assistant U.S. Attorney Toi Houston** Sponsored by **Centier Bank**

The best way to protect yourself from identity theft is to learn how to prevent it from happening.

Aprenda establecer su credito para convertise en dueno de casa

Raintree Rm 203

Presentado por: **Chris Norris con Fifth Third Bank**

Aprenda tips de como puede formar y reparar su credito para convertise en dueno de casa. (Building Credit for Homeownership – in Spanish only. Learn tips on how to build and repair your credit for Homeownership)

Insurance 101 – Basics and Beyond

Raintree Rm 223

Presented by **John Hopkins Agency and J.P. Matusik Insurance Agency**

Learn how to understand insurance terminology and the new healthcare taking effect this fall.

Applying On Line for the Twenty-first Century Scholars Program

Raintree Rm 201

Presented by **Marcellita O. Murphy, Regional Parent Coordinator**

Indiana 6th, 7th or 8th graders who qualify for the Twenty-first Century Scholars Program can get up to four years of undergraduate college tuition for eligible Indiana public or private institution. Parents must bring social security numbers for child, income information, and a valid email address.

Healthy Habits for Homeownership

_Raintree Rm 211

Presented by **Harris Bank**

Considering becoming a homeowner? Come out and obtain details on how to use affordable housing programs to help put you in a home . . . and learn what banks/ lenders expect when providing you a mortgage to purchase a home.

Happily Ever After

Raintree Rm 215

Presented by **Dan LeMannier, Professional Storyteller & Educator**

Using traditional folktales to learn financial literacy, youth will explore stories and play games that help them understand the importance of balancing income, debt and the things they want to enjoy. Children attending will also receive a ticket for free face painting.

Senior Credit Card Calamities Revealed

Raintree Rm 149

Presented by **Valerie L. Rice, MSW, Attorney at Law**

Creditors create & spread falsehoods about credit cards to win unfair leverage over debtors, especially seniors. Discover the truths to the myths from a senior's perspective. This presentation is useful for all adults.

Session III 11:30 a.m. – 12:45 p.m.

Knowledge is Freedom - Plan for Retirement Now Raintree Rm 102

Presented by **Linda Bellamy Sims, IRS**

Do you qualify for the Retirement Saving Contribution Credit? Learn about the Retirement Savers Credit and tax benefits of contributing to various plans including IRA's, Roth IRA, and employer's plans.

Protect Yourself from Investment Fraud Raintree Rm 202

Sponsored by **Centier Bank**

Presented by **Melanie Woods, Indiana Secretary of State Office**

Americans lose an estimated \$40 billion every year to investment fraud. Learn how to spot a con artist and avoid the most common scams occurring in Indiana.

Healthy Habits for Homeownership Raintree Rm 211

Presented by **Harris Bank**

Considering becoming a homeowner? Come out and obtain details on how to use affordable housing programs to help put you in a home . . . and learn what banks/lenders expect when providing you a mortgage to purchase a home.

Insurance 101 – Basics and Beyond Raintree Rm 205

Presented by **John Hopkins Agency and J.P. Matusik Insurance Agency**

Learn how to understand insurance terminology and the new healthcare taking effect this fall.

Fraud: So You Think it Can't Happen to You? Raintree Rm 207

Presented by **Better Business Bureau**

Technology has opened a far-reaching opportunity for faceless frauds who are "on" 24/7. Learn how to protect yourself from them!

Your Credit Card Can Work FOR You Raintree Rm 109

Presented by **Lisa Crabtree, Centier Bank Merrillville branch supervisor**

Learn how to choose a card that meets YOUR needs.

Happily Ever After Raintree Rm 215

Presented by **Dan LeMannier, Professional Storyteller & Educator**

Using traditional folktales to learn financial literacy, youth will explore stories and play games that help them understand the importance of balancing income, debt and the things they want to enjoy. Children attending will also receive a ticket for free face painting.

Session III 11:30 a.m. – 12:45 p.m. Continued

Applying On Line for the Twenty-first Century Scholars Program

Raintree Rm 201

Presented by **Marcellita O. Murphy, Regional Parent Coordinator**

Indiana 6th, 7th or 8th graders who qualify for the Twenty-first Century Scholars Program can get up to four years of undergraduate college tuition for eligible Indiana public or private institution. Parents must bring social security numbers for child, income information, and a valid email address.

Senior Credit Card Calamities Revealed

Raintree Rm 149

Presented by **Valerie L. Rice, MSW, Attorney at Law**

Creditors create & spread falsehoods about credit cards to win unfair leverage over debtors, especially seniors. Discover the truths to the myths from a senior's perspective. This presentation is useful for all adults.

Free Financial Counseling for a Day

Raintree Rm 105

Presented by **Mary Wright, Horizon Bank Branch Manager/AVP**

With **Spanish Interpreter**

The workshop will focus on building credit, the importance of a good credit score, how to repair your credit in order to purchase a home, car, etc.

Aprenda establecer su credito para convertise en dueno de casa

Raintree Rm 203

Presentado por: **Chris Norris con Fifth Third Bank**

Aprenda tips de como puede formar y reparar su credito para convertise en dueno de casa. (Building Credit for Homeownership – in Spanish only. Learn tips on how to build and repair your credit for Homeownership)

Energy Efficiency Education & Energy Saving Tips **Raintree Rm 223**

Sponsored by **NIPSCO**

Presented by **Michael Davis, Team Leader, New Business, NIPSCO**

**The NWI Money Smart Council
wishes to thank you for attending.
Don't forget to fill out and return your
Evaluation Form after the Money Fair!**

A Special "Thank You" to the Money Smart Sponsors

\$2,500 + Sponsorship Level



\$1,000 + Sponsorship Level

