



## Reading Your Annual Social Security Statement

Thursday, October 13, 6-7 p.m.

SCMS Room 146

If you get an annual Social Security statement in the mail, do you open it? There's a lot of information inside that could be key to decisions you make about your financial future. Attend this workshop and learn the basics of Social Security from the viewpoint of the statement that's unique to your situation. See where potential Social Security benefits fit in your overall retirement income picture. Sponsored by the East Shawano County Thrivent Chapter.



## What is Earnest Money? Buyer's & Seller's Costs in a Home Sale

Thursday, October 13, 7-9 p.m.

SCMS Room 103

Both buyer's & seller's have costs in a home sale transaction. This class will cover earnest money, down payments, appraisals, inspection and testing fees, homeowner's insurance, gap insurance, realty agency fees, calculating the transfer fee, title costs and other financial details. Min/Max: 6/20. Donna Hobscheid is a realtor in the Shawano area.

## For Kids in Grades 6, 7 & 8

### It's My Business!®

Tuesdays (6 sessions)

Oct. 4, 11, 18, 25, Nov. 1 & 8

2:45-3:45 pm \* SCMS Room 109

You are never too young to start your own business! "It's My Business" teaches entrepreneurship basics to students in grades six, seven and eight.

Activities are game-oriented to engage students in the after-school time frame. Steve Sengstock, SCEPI Executive Director & Karen Palmer will lead this fun Junior Achievement program.

## SHAWANO COUNTY PARTNERS



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Shawano Job Center

USDA Rural Development

WHEDA

SCEPI (Shawano County Economic Progress, Inc.)

### For More Information Contact:

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MONEYSMARTWI.ORG

# SHAWANO COUNTY EVENTS CALENDAR



## MONEY SMART WISCONSIN

October 8-15, 2011

MONEYSMARTWI.ORG

# ARE YOU MONEY SMART?

It's too bad money doesn't come with instructions because we all need to know how to spend it, save it and borrow it wisely. That's why financial institutions, not-for-profits, schools, libraries and lots of others are joining together to help support financial education during Money Smart Week—October 8-15.

Classes are free, but pre-registration is required. To register, call the Community Education office at 715-526-2102 x3202 or register on-line <http://www.ssd.k12.wi.us> then click on "Community Education."

*Be a part of it and learn to be Money Smart!*



*Money Smart Week is a registered service mark of the Federal Reserve Bank of Chicago. The Federal Reserve Bank of Chicago does not endorse or sponsor any non-Federal Reserve Bank-related entities and/or their products and services mentioned herein.*

## Small Steps to Health & Wealth Monday, October 10, 6:30-8 p.m. SCMS Room 146



Want to get healthier and more financially secure in the years ahead? Perhaps lose some weight and save more for retirement? This program will describe more than 20 behavior change strategies that can be adopted to simultaneously improve your health and personal finances. Participants will be led through a discussion of each strategy and encouraged to select 3 or 4 strategies to implement as part of a personal action plan. The class content is based on the book, *Small Steps to Health and Wealth™*. Written by Rutgers Cooperative Extension faculty members Dr. Barbara O'Neill, CFP, and Dr. Karen Ensle, RD.—Linda Olson, UW-Extension, Min/Max: 8/20.

## Knowing & Understanding Your Credit Tuesday, October 11, 1-2 p.m. Rural Development/US Dept. of Ag, 603B Lakeland Rd.



This course will explain what good credit is and why having good credit is so important, especially when you want to buy a home. Min/Max: 8/20 Debbie Laehn, Janet Fox, Debby Dehn.

## More that Money \$\$\$ Tuesday, October 11, 6-8 p.m. SCMS Room 146

Emotions and communication are frequently overlooked influences on our finances. Money problems are often a major source of disagreement between family and friends. We'll talk about how individuals differing money styles and values may lead to unnecessary strain and damage relationships as well as finances. Dealing with money issues within the context of any important relationship doesn't mean just focusing on financial skills and options, but must also include communication and relationship skills so that each person can achieve their own goals while preserving healthy personal relationships. Bring your questions and we'll make suggestions and do some problem solving in the session. Min/Max: 8/20, Maureen O'Shea & Matt Raunio.



## Steps to Financial Freedom Wed., October 12, 6-7:30 p.m. CoVantage Credit Union, 911 E. Green Bay St.



This seminar will provide budgeting and savings advice, address the importance of credit history, explain how to use credit wisely, show how to keep score of where you are at financially, and cover what resources are available to help people manage their money and their credit. Min/Max: 8/50, Ryan Alexander.

## Shawano City-County Library

Visit the Shawano City-County Library for book displays and resource lists of materials that focus on financing, budgeting, credit, saving money and more!

## Financial Wellness Workshop

Thurs., October 13, 10-11 a.m.

Shawano Job Center, Conference Room B,  
607 E. Elizabeth St.

Dawn Kelley from Premier Community Bank will share important information on the following topics:



- Credit reports, what makes up the report/score and how is this information used or why is it important to "me".
- FISC Financial Information & Service Center-this is a simple information sheet regarding who to contact for credit counseling
- What is needed to open an account and the value of having a banking **relationship** at a (any) financial institution
- Account types, fees, interest, what to look for when opening an account to fit your lifestyle
- Maintaining an account, keeping a ledger, accurately noting deposits and withdrawals to avoid overdraft fees
- Staying clear of Cash Stores, Pay Day Loan Stores, etc.