

EXPOS
(Multi-session events held in one locale)

OAKLAND

Tuesday, April 25

9:00 am – 3:30 pm

Troy Community Center - Money \$mart Senior Day.

Free and open to the public. Advance registration is required for this day-long event. Seating is limited. Registration is not available for individual sessions.

Sponsored by Michigan Catholic Credit Union, Flagstar Bank, and The Payments Authority.

9:00 am – 9:15 am

- **Registration/Continental Breakfast**

9:15 am – 9:30 am

- **Welcome**

9:30 am – 10:30 am

- **Equity Loans, Mortgages and Saving for the Future -**
Flagstar Bank

10:45 am – 11:45 am

- **What You Should Know About ID Theft**
Peoples Trust Credit Union

12:00 pm – 1:00 pm

- **Lunch with Presentation**
The Move from Paper Checks to Electronic Payments -
The Payments Authority

1:15 pm – 2:15 pm

- **Budgeting on a Retirement Income -**
Michigan Catholic Credit Union

2:30 pm – 3:30 pm

- **Living Wills, Medicaid, and Long Term Care Issues -**
The Mall Malisow Firm, PC

Where: Troy Community Center, 3179 Livernois, Troy, MI.

More Information: To register call 248-524-3484 and mention activity #128989A.

Audience: Adults

WAYNE

Saturday, April 22

12:30 pm – 5:00 pm

Money \$mart Week Youth Day

Free and open to the public – middle school students and their parents.

Registration is required. Call 313-927-1230 by April 21.

Sponsored by Comerica Bank, Michigan Council on Economic Education, and Marygrove College.

Three of today's hottest topics in personal finance will be presented during this first Youth Expo. The Comerica Financial Boot Camp afternoon will be full of ideas and information during sessions for both parents and their middle school students to work together to be more aware of the financial world.

- **Registration**

- **Welcome/Introduction**
Martha Soleau, Marygrove College

- **Session 1 – Credit (parents)**
Session 1 – Credit (youth)
Comerica Bank

- **Session 2 – Spending & Saving (parents)**
Session 2 – Spending & Saving (youth)
Comerica Bank

Where: Marygrove College, 8425 W. McNichols, Detroit, MI

More Information: Martha Soleau, Marygrove College; 313-927-1464, David Dieterle, MCEE, 248-596-9560, ext 1003; Melanie Odom, Comerica Bank, 313-222-4105

Audience: Everyone

Monday, April 24

10:00 am – 2:00 pm

Money \$mart Senior Day at St. Patrick Senior Center

Free and open to the public.

Sponsored by **The Mall Malisow Firm, P.C.**

10:00 am

- **Welcome**

- **It's Time to Talk About It: Living Wills, Medicaid & Other Long-Term Care Issues**

Featured speaker Sanford J. Mall, Counselor at Law, Nationally Certified Elder Law Attorney will discuss how effective ElderCare and special needs legal planning can help assure maximum quality of life while preserving and protecting precious financial resources. You will learn the basics of Living Wills (a/k/a medical powers of attorney), as well as financial durable powers of attorney and little known and often misunderstood Medicaid, Medicare, and Long-Term Care rules and how to use them to benefit you and your loved ones.

11:00 am

- **Move from Paper Checks to Electronic Payments**

Amy Smith, The Payments Authority. Did you know that every time you write a check, you hand over your name, address, financial institution account number... and signature? On average, eight people touch a paper check in the clearing process. And in some cases, the checks you write are processed electronically anyway. With identity theft on the rise, there's never been a better time to stop using checks and realize that electronic payments offer a safe, secure and reliable alternative. Join us for an informative look at electronic payments and the consumer protections that they offer.

12:00 pm

- **Lunch – sponsored by Chase**

Celisa Jackson, Chase, will discuss how to protect your assets against identity theft, con (confidence) games and preserve your privacy.

1:00 pm

- **Medicare Changes**

Guy Williams, Humana, will present the Medicare enrollment landscape and explain the Part D prescription and Medicare Advantage plans available.

- **Closing Remarks**

The Federal Reserve Bank of Chicago – Detroit Branch

Where: St. Pat's Senior Center, 58 Parson, Detroit, MI

More Information: The Mall Malisow Firm, P.C., 248-538-1800

Audience: Adults

Tuesday, April 25

8:30 am – 2:00 pm

JA In a Day at Courville Elementary School

By invitation only – students of Courville Elementary School.

Sponsored by Junior Achievement of Southeastern Michigan, and Chase. JA volunteers from the sponsoring organizations will lead students in JA programs that introduce students to business and economic topics including activities that relate to each of the four major Personal Finance topics.

Where: Courville Elementary School, 18040 St. Aubin, Detroit, MI

More Information: Camellia Lewis, 313-962-5681

Audience: Youth

Wednesday, April 26

8:00 am – 2:00 pm

JA in a Day – Campbell Elementary School

Campbell Elementary students and faculty only.

Sponsored by Junior Achievement, the Federal Reserve Bank, Michigan Credit Union League, and The Payments Authority.

JA volunteers from the sponsoring organizations will teach Campbell Elementary School students the fundamentals of economic decision making and financial literacy.

Where: Campbell Elementary School, 2301 E. Alexandrine Street, Detroit, MI

More Information: Vickie Lukashuk, 313-964-6123

E-mail: victoria.lukashuk@chi.frb.org

Audience: Youth

8:00 am – 7:50 pm

University of Michigan-Dearborn - Money \$mart Day

Free and open to the public. Cafeteria on premises; open from 8:00 am – 6:15 pm.

Sponsored by The School of Management, University of Michigan Dearborn.

8:00 am – 9:20 am

- **Financial Education Aspects of the Michigan Education Savings Program – Room 126 Fairlane Center North**

Featured speaker Marc Speiser, TIAA-CREF Individual & Institutional Services, LLC.

Michigan, like most states, created a section 529 college savings plan. The Michigan Education Savings Program offers benefits that go beyond the generic 529 plan. It also provides extensive outreach activities throughout Michigan. Learn about MESP and how it works.

9:30 am – 10:50 am

- **Tax-Smart Ways to Save and Invest – Room 120 Fairlane Center North**

Featured speaker Anne Bannister, TIAA-CREF Individual & Institutional Services, LLC.

Identifying potential areas for saving money involves three important steps: Reducing the taxes you pay on earnings, reducing the amount you spend, and making choices that are “tax smart” so you can keep more of what you earn. Come to this seminar and learn to develop essential strategies that can potentially help you reduce taxes and make the most of what you save.

11:00 am – 12:20 pm

- **How to Go After and Land That Job – Room 126 Fairlane Center North**

Featured speaker Mike Callahan, University of Michigan-Dearborn, School of Management.

This seminar will help you make a powerful first impression with a professionally written resume. Ace an interview by learning how to answer the tough questions. Also, learn how to search for career opportunities.

12:30 pm – 1:50 pm

- **Understanding Basic Investment Concepts – Room 120 Fairlane Center North**

Featured speaker Anne Bannister, TIAA-CREF Individual & Institutional Services, LLC.

Join us for an informative seminar where we'll discuss basic investment choices. We'll also review some simple strategies and concepts needed to make sound investment decisions. We'll discuss assessing your current financial situation, establishing and prioritizing your goals, balancing risk and return, and asset allocation – maintaining diversification.

3:30 pm – 4:50 pm

- **Getting Ready for Retirement – Room 120 Fairlane Center North**

Featured Speaker Anne Bannister, TIAA-CREF Individual & Institutional Services, LLC.

We'll discuss evaluating your retirement income needs, how to identify savings gaps, the importance of examining your asset allocation, taxation and avoiding penalties and systematic withdrawal and other income options.

5:00 pm – 6:20 pm

- **Personal Income Taxes – Room 126 Fairlane Center North**

Featured speaker Marshall Hunt, Director, Tax Assistant Program, Accounting Aid Society.

The course will assist individual taxpayers to prepare personal income tax returns. It will provide helpful hints for individual taxpayers and offer updates on current tax law changes that may affect them.

6:30 pm – 7:50 pm

- **Homebuyers Seminar – Room 120 Fairlane Center North**
Featured speakers Michael Noble, Nuyen, Tomtishen & Aoun, P.C.
To help buyers better understand and participate in the home-buying process, material will be organized chronologically – from the initial purchase offer to closing – including discussion of the role of real estate agents, pre-approval for a mortgage, when and how to use a lawyer, purchase agreements, seller disclosure requirements, house inspection and other due diligence, and the closing.

Where: University of Michigan – Dearborn, Fairlane Center North, 19000 Hubbard Drive, Dearborn, MI

More Information: Michael Foran, 313-593-5286 or Victoria Hage, 313-593-5230

Audience: Adults

The University of Michigan-Dearborn does not necessarily endorse speakers' views.

Thursday, April 27

10:00 am – 2:30 pm

Marygrove College - Money \$mart Senior Day

Free and open to the public. Advance registration is required for this day-long event. Seating is limited. Registration is not available for individual sessions.

Sponsored by Marygrove College Center for Economic Education, First Independence Bank, Humana and Michigan First Credit Union.

9:30 am

- **Registration/Continental Breakfast**

10:00 am – 12:00 pm

- **Welcome/Electronic Payments -The Payments Authority ID Theft - Best Bank** will present strategies to protect you from identity theft.

12:00 pm – 12:30 pm

- **Lunch/Questions**

12:30 pm – 2:30 pm

- **Estate Planning & Trusts**
The Mall Malisow Firm will present an overview of the importance of estate planning and trusts.

- **Medicare Changes**

Humana will present the Medicare enrollment landscape and explain the Part D prescription and Medicare Advantage plans available.

Where: Northwest Activity Center, 18100 Meyers, Detroit, MI.

More Information: To register call Martha Soleau, 313-927-1464.

Adults: Adults