

# Money \$mart

April 22 - 30, 2004 Week

Thursday, April 22

8:30 am - 9:45 am

## Money \$mart Week Kick-Off Breakfast and Press Conference

*By invitation only.*

City of Detroit Mayor Kwame Kilpatrick, Federal Reserve—Detroit Senior Vice President and Branch Manager Glenn Hansen, and other noted dignitaries kick-off Michigan's first Money \$mart Week to advance the cause of financial literacy.

**Where:** Federal Reserve Bank, 160 West Fort Street, Detroit, MI

**More Information:** Sheila McKean, 313-964-6112

E-mail: [sheila.mckean@chi.frb.org](mailto:sheila.mckean@chi.frb.org)

9:00 am - 5:00 pm

## A Penny Saved is a Penny Earned!

*Free and open to the public.*

Sponsored by Huntington Bank. Stop by Huntington Bank's Southfield Office and guess how many pennies are in their special jar. The person with the closest guess wins the jar of pennies. The winner will be announced on Friday, April 30, 2004.

**Where:** Huntington Bank, Southfield Office, 25309 Evergreen Road, Southfield, MI

**More Information:** Jennel Proctor, 586-576-6918

E-mail: [jennel.proctor@huntington.com](mailto:jennel.proctor@huntington.com)

10:15 am - 11:15 am

## Stocks and Bonds

*Free and open to the public.*

Sponsored by Wayne State University School of Business Administration. Featured Speaker D. Michael Brady, Vice President of Smith Barney, will provide an overview of stocks and bonds. To many, the stock market is an opportunity to find "easy street." To others, it is a place where only the insiders make money. The truth is somewhere in between! Understanding more about the stock market and how successful investors make money and reduce risk will be at the base of this presentation. The bond market has outpaced the returns of the stock market for three of the past four years. Will this pattern continue?

**Where:** Wayne State University, Prentis Building, 5201 Cass Avenue, Detroit, MI

**More Information:** Margaret Smoller, 313-577-6036

E-mail: [msmoller@wayne.edu](mailto:msmoller@wayne.edu)

Web: <http://www.busadm.wayne.edu>

11:30 am - 12:30 pm

## Financial Planning

*Free and open to the public.*

Sponsored by Wayne State University School of Business Administration. Featured Speaker D. Michael Brady, Vice President of Smith Barney. Financial planning. Credit card debt, home-equity mortgages, and 401-k investing all require planning. A good financial plan is one of the most important and rewarding exercises one can experience.

**Where:** Wayne State University, Prentis Building, 5201 Cass Avenue, Detroit, MI

**More Information:** Margaret Smoller, 313-577-6036

E-mail: [msmoller@wayne.edu](mailto:msmoller@wayne.edu)

Web: <http://www.busadm.wayne.edu>

1:00 pm - 2:00 pm

## The Changing Financial Landscape

*Free and open to the public.*

Sponsored by Wayne State University School of Business Administration. Featured Speaker Len Renier, President of Renier and Associates. Your economic situation is a matter of choice, *not* a matter of chance. This discussion will center on the types of knowledge you will need to protect your wealth and savings when there are shifts in the country's demographics...shifts that will affect everyone financially.

**Where:** Wayne State University, Prentis Building, 5201 Cass Avenue, Detroit, MI

**More Information:** Margaret Smoller, 313-577-6036

E-mail: [msmoller@wayne.edu](mailto:msmoller@wayne.edu)

Web: <http://www.busadm.wayne.edu>

1:00 pm - 2:00 pm

## How Your Credit History Will Affect Your Credit Future

*By invitation only.*

Sponsored by Standard Federal Bank. Featured Speaker Simeon Hill, Community Development Officer at Standard Federal Bank, will discuss how your credit past can affect your future credit opportunities.

**Where:** Philip Randolph Career Technical Center, 17101 Hubbell, Detroit, MI

**More Information:** Simeon Hill, 248-637-2532

1:00 pm - 3:00 pm

## Home Buyer Education Event

*Free and open to the public. To register call 1-800-441-8999.*

Sponsored by Credit Union One and The Detroit Public Library. The featured speaker will provide an overview of how the loan

process works, the importance of having good credit, and what to do to qualify for a loan.

**Where:** Detroit Public Library, Skillman Branch, 121 Gratiot Ave. at the Cadillac Place People Movr Station, Detroit, MI

**More Information:** 313-628-2750

2:00 pm - 5:00 pm

## Financial Literacy Training

*Free and open to teachers and credit union staff. Call Mary Davis at 734-420-1530 to register by April 15.*

Sponsored by the Michigan Credit Union League and MSU Extension. Featured Speakers Erica Tobe, MSU Extension; and Rose Evers, Royal Oakland Community Credit Union; will train teachers and credit union volunteers on how to employ the High School Financial Planning Program (HSFPP)—a six-unit program that provides teens with a greater understanding of, and ability to, manage their personal finances in the areas of goal setting, budgeting and saving.

**Where:** Michigan Credit Union Center, 15800 N. Haggerty Road, Plymouth, MI

**More Information:** Mary Davis, 734-420-1530, ext. 246

E-mail: [mcd@mcuol.org](mailto:mcd@mcuol.org)

2:15 pm - 3:15 pm

## Owning a Home: The Most Misunderstood American Dream

*Free and open to the public.*

Sponsored by Wayne State University School of Business Administration. Featured Speaker Len Renier, President of Renier and Associates, will cover the effects of different types of mortgages and interest rate changes on the equity in your home. He will address the following questions: 1) What affects the value of your home? 2) How much of that home value belongs to you? and 3) Can you use your home value to better advantage?

**Where:** Wayne State University, Prentis Building, 5201 Cass Avenue, Detroit, MI

**More Information:** Margaret Smoller, 313-577-6036

E-mail: [msmoller@wayne.edu](mailto:msmoller@wayne.edu)

Web: <http://www.busadm.wayne.edu>

3:30 pm - 4:30 pm

## First Time Home Buyers

*Free and open to the public.*

Sponsored by Wayne State University School of Business Administration. Featured Speaker Timothy McCarthy, President of Executive Mortgage Services. Regardless of your credit history, find out how easy it is to own a home. Potential home buyers will be provided with information on buying a home with no money down, the effects that credit has on getting a mortgage, seller concessions that help buyers with closing costs, and many other mortgage-related topics.

**Where:** Wayne State University, Prentis Building, 5201 Cass Avenue, Detroit, MI

**More Information:** Margaret Smoller, 313-577-6036

E-mail: [msmoller@wayne.edu](mailto:msmoller@wayne.edu)

Web: <http://www.busadm.wayne.edu>

**4:00 pm - 5:00 pm**  
**Bank On It—An Introduction to Bank Services**

*By invitation only.*

Sponsored by Standard Federal Bank. Featured Speaker Simeon Hill, Community Development Officer at Standard Federal Bank, will provide an overview of the services offered by financial institutions. **Where:** Resurrection of Youth and Community Outreach Agency, 533 Salliotte, Ecorse, MI  
**More Information:** Simeon Hill, 248-637-2532

**4:00 pm - 6:00 pm**  
**Econ and Me**

*Free and open to the public. Limited Seating! Register by April 7, 2004.*

**Pre-event activities: April 13, 14, 15 from 12:00 pm to 3:00 pm; and April 20, 21 from 4:00 pm to 6:00 pm.** Sponsored by V.I.S.I.O.N. and Project Potential. Featured speakers: V.I.S.I.O.N. staff and Project Potential staff and volunteers. This event will serve as the culminating activity for a 5-day workshop series on "Understanding money through learning economic concepts", for 4th to 8th grade students. The concepts covered will include: scarcity, opportunity cost, consumption, production, and interdependence. Students will view videos and participate in large and small group activities. **Where:** Helen Odean Butler Apartments (Community Center), 3300 E. Vernor, Detroit, MI  
**More Information:** Sky Hunter, 313-579-3640

**4:00 pm - 7:00 pm**  
**Detroit Schools Teacher Institute**  
*Open to Detroit Public Schools Teachers.* Sponsored by the Michigan Council on Economic Education and the Detroit Public Schools. Featured Speaker Jon Sudduth of the Federal Reserve Bank will focus on the Virtual Economics CD-ROM functions for economics and/or personal finance teachers. **Where:** Detroit Public Schools Welcome Center, Second Avenue, New Center, Detroit, MI  
**More Information:** Allison Pirret, 248-596-9560

**4:45 pm - 5:45 pm**  
**Credit and You — Session I**  
*Free and open to the public.* Sponsored by Wayne State University School of Business Administration. Featured Speaker Timothy McCarthy, President of Executive Mortgage Services. In today's world, you can't live without credit. It's a powerful tool — and it may just completely replace cash in the future. But as with all powerful tools, credit can be extremely dangerous in the hands of those who do not appreciate its power. In this seminar you will learn: 1) how to read your credit report; 2) what a credit score is and what it means to you; 3) when it makes sense to use credit; and 4) steps to take to establish—or re-establish—good credit. Participants may

receive a copy of their own credit report with free analysis immediately following the seminar. **Where:** Wayne State University, Prentis Building, 5201 Cass Avenue, Detroit, MI  
**More Information:** Margaret Smoller, 313-577-6036  
E-mail: [msmoller@wayne.edu](mailto:msmoller@wayne.edu)  
Web: <http://www.busadm.wayne.edu>

**5:00 pm – 6:00 pm**  
**Guide to Money**  
*Open to all teenagers.*  
*Please RSVP to Chrissy McKenzie at 810-364-5030, ext. 1507.* Sponsored by E & A Credit Union. Featured Speaker Chrissy McKenzie will address good credit, smart checking, and sound borrowing...the basics every young consumer should know. **Where:** Birchwood Sports Dome, 2851 Keewahdin Road, Fort Gratiot, MI  
**More Information:** Chrissy McKenzie, 810-364-5030, ext. 1507

**5:00 pm - 7:00 pm**  
**Stock Market Game Workshop**  
*Open to educators.*  
*Call for registration information.* Sponsored by the Michigan Council on Economic Education and the EMU Center for Economic Education. Featured Speaker Allison Pirret from MCEE will conduct an educational simulation that teaches about current economics events, the American economic system and the global economy, along with the stock market. Students are responsible for developing and managing a hypothetical investment portfolio worth \$100,000. **Where:** Eastern Michigan University – Livonia, 38777 Six Mile Road, #400, Livonia, MI  
**More Information:** Allison Pirret, 248-596-9560

**6:00 pm – 7:00 pm**  
**The Importance of Saving**  
*Open to youths ages 12 and under.*  
*Please RSVP to Chrissy McKenzie at 810-364-5030, ext. 1507.* Sponsored by E & A Credit Union. Featured Speaker Chrissy McKenzie will address creative ways to save, why it's important to save, and the long-term benefits of saving. **Where:** Birchwood Sports Dome, 2851 Keewahdin Road, Fort Gratiot, MI  
**More Information:** Chrissy McKenzie, 810-364-5030, ext. 1507

**6:00 pm – 7:00 pm**  
**Credit Drives America**  
*Free and open to the public.* Sponsored by Ford Motor Credit and Walsh College Center for Economic Education. Featured Speaker Pete Townshend from PRIMUS will present the importance of credit and how to establish and maintain good credit. **Where:** Walsh College CEE – Novi Campus, 41500 Gardenbrook, Novi, MI  
**More Information:** David Dieterle, 248-596-9560

**6:00 pm – 7:00 pm**  
**Credit Drives America**  
*Free and open to the public.* Sponsored by Ford Motor Credit and Wayne State University. Featured Speaker Mark Moerschell from Ford Credit will present the importance of credit and how to establish and maintain good credit. **Where:** Wayne State University, Prentis Building, 5201 Cass Avenue, Detroit, MI  
**More Information:** Margaret Smoller, 313-577-6036  
E-mail: [msmoller@wayne.edu](mailto:msmoller@wayne.edu)  
Web: <http://www.busadm.wayne.edu>

**6:00 pm – 7:00 pm**  
**Credit Drives America**  
*Free and open to the public.* Sponsored by Ford Motor Credit and Focus: HOPE. Featured Speaker George Halloran from Ford Motor Credit will present the importance of credit and how to establish and maintain good credit. **Where:** Focus: HOPE, Center for Advanced Technologies Conference Center, 1400 Oakman Blvd., Detroit, MI  
**More Information:** Debbie Fischer, 313-494-4306

**6:00 pm - 8:00 pm**  
**Knowing and Understanding Credit**  
*Free and open to the public.* Sponsored by Downriver Community Federal Credit Union. Featured Speaker Dave Palmieri with Accel will teach youths ages 14 - 22 how to use credit wisely. Attendees will learn about the pitfalls of credit, how to read a credit report and how to build a credit history without falling into debt. **Where:** Wayne County Community College — Downriver Campus Auditorium, 21000 Northline Road, Taylor, MI  
**More Information:** Debbie Stewart, 313-386-2200, ext. 170

**6:00 pm - 8:30 pm**  
**Achieving Financial Wellness and Oh Yeah, You Too Can Become a Millionaire!**  
*Free and open to the public. Limited seating! Register by April 16, 2004.* Sponsored by V.I.S.I.O.N. Featured Speaker Michael James, Manager, Standard Federal Bank, will help participants determine their current financial health and develop steps to shape-up their financial future. Guest Speaker Jonathan Edison—one of Detroit's youngest millionaires—will discuss his recipe for becoming a millionaire. Guest Speaker Avinash Rachmale—a self-made successful business owner and millionaire—President of Lakeshore Engineering, will share his secret for achieving business and financial success. Guest Speaker Diana Stewart, Executive Director of Jefferson East Business Association, will share information about an exciting training program, "Vision to Reality." **Where:** Helen Odean Butler Apartments (Community Center), 3300 E. Vernor, Detroit, MI  
**More Information:** Sky Hunter, 313-579-3640

**6:30 pm - 8:00 pm**

**Money Smart Teens**

*Free and open to the public.*

Sponsored by Community Financial.

Featured Speaker Beth Troost will provide youths ages 12 - 16 with an overview of checking accounts, savings accounts, debit and credit cards. Attendees will learn the differences between debit and credit cards, the pitfalls of credit cards, and why it's important to start saving early.

**Where:** Community Financial Credit Union, 500 S. Harvey Road, Plymouth, MI

**More Information:** Natalie McLaughlin, 734-582-8774

**7:00 pm - 8:30 pm**

**Charge it Right**

*Free and open to the public.*

Sponsored by Huntington Bank. Featured Speaker Angela Hudson from the Macomb County CRA Association will provide a better understanding of both the costs and benefits of using credit cards.

**Where:** Macomb Community College – Fraser Campus, 32101 Caroline, Fraser, MI

**More Information:** Jennel Proctor, 586-576-6918

E-mail: [jennel.proctor@huntington.com](mailto:jennel.proctor@huntington.com)

**7:15 pm – 8:15 pm**

**Understanding Mortgage Fundamentals**

*Free and open to the public.*

Sponsored by Capital Investment Group LLC and Wayne State University. Featured Speaker Don Davis from Capital Investment Group LLC will cover the fundamentals of mortgages. He will define the terms and how they apply in the mortgage process, and discuss the "life cycle" of a mortgage, why people refinance, and the differences between conventional and unconventional mortgages.

**Where:** Wayne State University, Prentis Building, 5201 Cass Avenue, Detroit, MI

**More Information:** Margaret Smoller, 313-577-6036

E-mail: [msmoller@wayne.edu](mailto:msmoller@wayne.edu)

Web: <http://www.busadm.wayne.edu>

**Friday, April 23**

**9:00 am - 5:00 pm**

**A Penny Saved is a Penny Earned!**

*Free and open to the public.*

Sponsored by Huntington Bank. Stop by Huntington Bank's Southfield Office and guess how many pennies are in their special jar. The person with the closest guess wins the jar of pennies. The winner will be announced on Friday, April 30, 2004.

**Where:** Huntington Bank, Southfield Office, 25309 Evergreen Road, Southfield, MI

**More Information:** Jennel Proctor, 586-576-6918

E-mail: [jennel.proctor@huntington.com](mailto:jennel.proctor@huntington.com)

**2:30 pm - 3:30 pm**

**Loan to Own**

*By invitation only.*

Sponsored by Standard Federal Bank. Featured Speaker Simeon Hill, Community Development Officer at Standard Federal Bank, will discuss the lending process.

**Where:** Goodwill Industries of Detroit, 3111 Grand River Avenue, Detroit, MI

**More Information:** Simeon Hill, 248-637-2532

**6:00 pm – 8:00 pm**

**Let's Learn About Money**

*Free and open to the public. Please RSVP to Henrietta Kreft, 517-267-7239.*

Sponsored by State Employees Credit Union and 21<sup>st</sup> Century Community Learning Centers. Featured Speaker Henrietta Kreft. This fun and enlightening program is geared towards families with elementary school children. Attendees will first learn about how money came into existence, then families will play the "Wheel of Learning" game to earn pretend money that can be spent at the credit union's store! Pizza, juice and cookies will be served.

**Where:** Bingham Elementary School Gymnasium, 121 Bingham St., Lansing, MI

**More Information:** Henrietta Kreft, 517-267-7239

**6:30 pm - 7:30 pm**

**Money Matters**

*Open to Salvation Army residents only.*

Sponsored by Huntington Bank. Featured Speaker Jennel Proctor, Vice President of Community Development at Huntington Bank. One of the first steps to financial security is planning and follow-through on a personal budget. Budgeting is about choices and choosing how to spend money. This course will help participants learn some of the basics and be able to prepare a personal budget.

**Where:** Salvation Army, 24140 Mound Road, Warren, MI

**More Information:** Jennel Proctor, 586-576-6918

E-mail: [jennel.proctor@huntington.com](mailto:jennel.proctor@huntington.com)

**Saturday, April 24**

**8:30 am – 1:30 pm**

**Financial Empowerment Forum**

*Free and open to the public.*

Sponsored by Bank One, Fannie Mae, Ford Credit, and Standard Federal Bank in cooperation with Church of the Madonna, Community Services CDC, Eastern Star Missionary Baptist Church, Focus: HOPE, JVS, Michigan Housing Development Authority, St. Gregory Catholic Church, and Renaissance CDC. Featured Speakers include Muzette Hill from Ford Credit, Clarissa McMillon from Neighborhood Services Organization, Simeon Hill from Standard Federal Bank and Keona Gibson from Bank One. Critical information on financial empowerment, budgeting and saving, understanding credit, credit management, fixing credit problems, steps to home ownership, and auto financing will be provided.

Breakfast and lunch will be served.

**Where:** Focus: HOPE, Center for Advanced Technologies Conference Center, 1400 Oakman Blvd., Detroit, MI

**More Information:** Debbie Fischer, 313-494-4306

**9:30 am - 12:45 pm**

**Smart Start Student Credit Program**

*Open to students ages 15 - 22. Please pre-register by calling 734-214-7801.*

Sponsored by Huron River Area Credit Union. Featured Speakers Jessica Whipple and Shannon Kozole will focus on budgeting, credit reports and the importance of saving. They will also provide car buying tips and strategies for handling a financial crisis.

**Where:** Huron River Area Credit Union, 2350 W. Stadium, Ann Arbor, MI

**More Information:** Jeff Hudson, 734-214-7809

**10:00 am – 1:00 pm**

**Caregiver Conference—For Elders and Their Families**

*Free and open to the public.*

Sponsored by The Senior Alliance, Health Care Partners, Inc., American House, and Katy Graham, Wayne County Neighborhood Legal Services Elder Law Center. Featured Speaker Katy Graham, Elder Law Attorney, will discuss the special legal, financial and other related planning issues and challenges for elders and their families. Helpful materials, advice, and extensive information will be offered. Caregivers Support Kits will be supplied by the National Caregiving Foundation.

**Where:** University of Detroit Mercy School of Law, 651 E. Jefferson (Larned Street entrance), Detroit, MI 48226

**More Information:** Katy Graham, 313-937-8291

**10:00 am – 1:00 pm**

**Home Ownership: Foundation for Wealth**

*Free and open to the public. Seating is limited! Call 313-256-8400 for reservations.*

Sponsored by First Independence National Bank. Featured speakers from First Independence National Bank will show how home ownership can be a tool towards personal and business wealth. They will discuss how the mortgage loan process works, what credit qualifications are needed to purchase a house, how to use the equity in your home to secure loans for business ownership, debt reduction and other investments.

**Where:** 12200 Livernois, Detroit, MI

**More Information:** Margaret Brown, 313-256-8472

**10:00 am - 1:00 pm**

**Financial Attitude for Teens**

*Open to all teenagers. To register call Tom Budd at 248-263-4113.*

Sponsored by Peoples Trust Credit Union. Various speakers will discuss 1) college admission, financial aid and student loans; 2) the understanding and sensible use of credit; and 3) all about checking accounts, including debit cards. There will be time for questions after each 30-minute topic. (Topics will be repeated twice.)

**Where:** Peoples Trust Credit Union, 24333 Lahser Road, Southfield, MI

**More Information:** Tom Budd, 248-263-4113

10:00 am – 1:00 pm

### Financial Literacy

*Free and open to the public.*

Sponsored by Mission of Peace Housing Counseling Agency (MOPHCA), a faith and community-based HUD-approved housing counseling agency. MOPHCA provides participants with a *Fresh Start* to banking by allowing increased access and improved knowledge of banking services for low to moderate income persons, including people on Chex System. Featured Speaker Rev. Henry Fagin will discuss information that is available on affordable housing and quality lending products.

**Where:** Pure Word Missionary Baptist Church, 16101 Schaefer, Detroit, MI

**More Information:** 313-608-9138

10:00 am - 2:00 pm

### Home-Buyers Workshop

*Free and open to the public.*

*Call 586-759-8130 to register*

Sponsored by Huntington Bank. Featured Speaker Robin Lewis, Huntington Bank Mortgage Loan Originator. This course will include the home selection and home purchasing process, the mortgage approval process, and the closing process.

**Where:** Huntington Bank, 21532 Van Dyke, Warren, MI

**More Information:** Jennel Proctor, 586-576-6918

E-mail: [jennel.proctor@huntington.com](mailto:jennel.proctor@huntington.com)

10:30 am - 12:00 pm

### Personal Money Management

*Open to DFCU Financial members only.*

Sponsored by DFCU Financial. Featured speakers will discuss day-to-day money management designed to get you thinking about your long-term financial goals and how to plan for them. Topics covered will include: 1) how to develop a realistic budget—one that includes a key component that many people forget; 2) a method you can use to determine the amount of credit you can afford; 3) ways to restructure existing debt to your advantage; and 4) how to incorporate a systematic approach to retirement savings within your budget.

**Where:** DFCU Financial, Fairlane Financial Plaza, 400 Town Center Drive, Dearborn, MI

**More Information:** Leslie Herrick-Hay, 313-322-8239

E-mail: [leslie.herrick@dfcufinancial.com](mailto:leslie.herrick@dfcufinancial.com)

10:30 am – 1:00 pm

### Money Management Basics for Home Ownership

*Free and open to the public.*

Sponsored by Bank One and New Hope CDC. Featured Speaker Tonjola Cole will explain the basics of financial management and how to assess your credit worthiness and obtain a mortgage.

**Where:** New Hope CDC, 19487 Evergreen, Detroit, MI

**More Information:** Mary Bishop, 313-255-6275

11:00 am – 1:00 pm

### Financial Boot Camp for Adults

*Free and open to the first 60 registrants. Call 313-222-4105 to register.*

Sponsored by Comerica Bank. Featured

Speaker Dr. Susan Claiborne, Financial Management Consultant, will show you how to manage your money better during a changing economy, changing family situation, and changing income levels. Are you planning to buy new home? Are you preparing for a child's education? Planning to retire? This seminar will help you learn about personal money management tools, credit, and financial services to help reach your goals.

**Where:** Northwest Activities Center, 18100 Meyers Road at Curtis, Detroit, MI

**More Information:** Melanie Odom, 313-222-9668

E-mail: [mcodom@comerica.com](mailto:mcodom@comerica.com)

11:00 am – 1:00 pm

### Financial Boot Camp for Youth – Session I

*Free and open to the first 60 registrants.*

*Call 313-222-4105 to register.*

Sponsored by Comerica Bank. Featured Speakers Kala Gibson and Lisa Carpenter of the Urban Financial Services Coalition. This is a workshop for young people ages 10 - 17 to learn about personal money management in a fun and interactive session. Using real live situations, participants will complete exercises addressing budgeting, saving, setting goals, and banking. Youths will walk away with a greater appreciation of why it's never too early to learn about personal financial management.

**Where:** Northwest Activities Center, 18100 Meyers Road at Curtis, Detroit, MI

**More Information:** Melanie Odom, 313-222-9668

E-mail: [mcodom@comerica.com](mailto:mcodom@comerica.com)

11:00 am - 1:30 pm

### K.I.S.S. Money Management

*Free and open to the public. Space limited to first 35 participants.*

*Registration required by April 17, 2004.*

Sponsored by NW Detroit Youth Coalition and New Hope Community Development Corporation. Featured speakers will discuss how to earn, manage, and invest money at this interactive workshop for parents and children ages 8 and up.

**Where:** Rainbow Room, St. Gerard Parish, 19800 W. Evergreen (bet. 7 and 8 Mile), Detroit, MI

**More Information:** Michael Banks, NW Detroit Youth Coalition, 248-262-6848 and Mary Bishop, New Hope Community Development, 313-255-6275

1:00 pm – 4:00 pm

### Money Management Basics for Home Ownership

*Free and open to the public.*

Sponsored by Bank One and Nortown CDC. Featured Speakers Michelle Temby and Michelle Williams will explain the basics of financial management and how to assess your credit worthiness and obtain a mortgage.

**Where:** St. John Health – N.E. Campus, 4777 E. Outer Drive, Detroit, MI

**More Information:** Pat Bosch, 313-891-7709

1:30 pm – 3:30 pm

### Financial Boot Camp for Youth – Session II

*Free and open to the first 60 registrants. Call 313-222-4105 to register.*

Sponsored by Comerica Bank. Featured Speakers Kala Gibson and Lisa Carpenter of the Urban Financial Services Coalition. This is a workshop for young people ages 10 - 17 to learn about personal money management in a fun and interactive session. Using real live situations, participants will complete exercises addressing budgeting, saving, setting goals, and banking. Youths will walk away with a greater appreciation of why it's never too early to learn about personal financial management.

**Where:** Northwest Activities Center, 18100 Meyers Road at Curtis, Detroit, MI

**More Information:** Melanie Odom, 313-222-9668

E-mail: [mcodom@comerica.com](mailto:mcodom@comerica.com)

1:30 pm – 3:30 pm

### Investment Camp for Adults

*Free and open to the first 60 registrants. Call 313-222-4105 to register.*

Sponsored by Comerica Bank. Featured speakers from Comerica Securities will show how to invest your savings, inheritance, settlement, 401k contributions, and even direct your own IRA. This session will introduce basic investment instruments and strategies you can use to invest wisely.

**Where:** Northwest Activities Center, 18100 Meyers Road at Curtis, Detroit, MI

**More Information:** Melanie Odom, 313-222-9668

E-mail: [mcodom@comerica.com](mailto:mcodom@comerica.com)

**Monday, April 26**

8:30 am – 10:00 am

### Operation: Hope Meeting

*By invitation only.*

Sponsored by the Federal Reserve Bank—Detroit Branch. Featured Speaker John Bryant, founder of Operation: Hope, and Glenn Hansen, Senior Vice President and Branch Manager, will speak to students at the Golightly on financial literacy, goal and vision setting.

**Where:** Golightly Career and Technical Center, 900 Dickerson, Detroit, MI

**More Information:** Sheila McKean, 313-964-6112

E-mail: [sheila.mckean@chi.frb.org](mailto:sheila.mckean@chi.frb.org)

9:00 am - 5:00 pm

### A Penny Saved is a Penny Earned!

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**Where:** Huntington Bank, Southfield Office, 25309 Evergreen Road, Southfield, MI

**More Information:** Jennel Proctor, 586-576-6918

E-mail: [jennel.proctor@huntington.com](mailto:jennel.proctor@huntington.com)

9:00 am – 10:00 am

**Medicare Act of 2003 –  
20 Things You Should Know**

*Free and open to the public.*

Sponsored by Mitchell McCann, Raymond James Financial Services, Inc., and Sanford J. Mall, Mall, Hamilton & Associates, P.C. Featured Speaker Sanford J. Mall. The cost of medical care is rising. Most seniors and disabled individuals depend financially on their Medicare Health Insurance. But Medicare is changing. The new Medicare laws affect everyone who is or will be a Medicare recipient. Smart planning now can help you save money and protect yourself and your loved ones.

**Where:** Farmington Hills Public Library, 32737 West Twelve Mile Road, Farmington Hills, MI

**More Information:** Mitchell R. McCann, 248-488-9000

10:00 am – 11:00 am

**Fresh Start Banking Basics**

*Free and open to the public.*

Sponsored by Fifth Third Bank, and Michigan Works AFL-CIO. Featured Speakers Tomika Slappy and Valerie Kindle will conduct this seminar to assist individuals who do not currently have a bank account. Participants will learn how to manage an account, set financial goals, develop a budget, and actually open a bank account!

**Where:** Michigan Works! Building, 13700 Woodward, Second Floor Conference Center, Highland Park, MI

**More Information:** Byna Elliott, 248-603-0415 or Valerie Kindle, 313-826-0299

10:00 am – 11:00 am

**Long Term Care—Are You Really Prepared?**

*Free and open to the public.*

Sponsored by Mitchell McCann, Raymond James Financial Services, Inc.; Virginia Capaldi, John Hancock Insurance Company; and Sanford J. Mall, Mall, Hamilton & Associates, P.C. Featured Speaker Virginia Capaldi, Long Term Care Specialist. Do you have a long-term care financial plan? Are you relying on Medicare or Medicaid to pay the bill? Find out what these government programs don't pay for! This program will help you understand the risks you may be taking without proper planning.

**Where:** Farmington Hills Public Library, 32737 West Twelve Mile Road, Farmington Hills, MI

**More Information:** Virginia Capaldi, 248-280-2444, ext. 118

11:00 am – 12:00 pm

**Reverse Mortgages—  
Questions & Answers**

*Free and open to the public.*

Sponsored by Michael J. Gruley, First Financial Mortgage Corp.; and Sanford J. Mall, Mall Hamilton & Associates, P.C. Featured Speaker Michael J. Gruley. Should a reverse mortgage be part of your financial plan? Elders and their families need to know about the financial planning opportunities

presented by reverse mortgages. Learn whether a reverse mortgage is right for you or a loved one.

**Where:** Farmington Hills Public Library, 32737 West Twelve Mile Road, Farmington Hills, MI

**More Information:** Michael J. Gruley, 248-347-7440, ext. 202

11:00 am – 12:00 pm

**Financial Literacy**

*Free and open to the public.*

Sponsored by Mission of Peace Housing Counseling Agency (MOPHCA), a faith and community-based HUD-approved housing counseling agency. MOPHCA provides participants with a *Fresh Start* to banking by allowing increased access and improved knowledge of banking services for low to moderate income persons, including people on Chex System. Featured Speaker Augustine Cox will discuss information that is available on affordable housing and quality lending products.

**Where:** 5050 Richard Allen Blvd., Detroit, MI  
**More Information:** 313-833-9912

12:30 pm – 3:00 pm

**Operation: Hope Economic Summit**

*By invitation only.*

Sponsored by Fifth Third Bank. Featured Speaker John Bryant, founder of Operation: Hope, will hold an Economic Summit with community leaders to discuss the importance of home ownership, financial literacy, and its link to improving the region's economic vitality.

**Where:** To be announced

**More Information:** Byna Elliott, 248-603-0415

1:00 pm – 2:00 pm

**Fresh Start Banking Basics**

*Free and open to the public.*

Sponsored by Fifth Third Bank and Michigan Works AFL-CIO. Featured Speakers Tomika Slappy and Valerie Kindle will conduct this seminar to assist individuals who do not currently have a bank account. Participants will learn how to manage an account, set financial goals, develop a budget, and actually open a bank account!

**Where:** Michigan Works! Building, 13700 Woodward, Second Floor Conference Center, Highland Park, MI

**More Information:** Byna Elliott, 248-603-0415 or Valerie Kindle, 313-826-0299

1:00 pm – 2:30 pm

**Financial Literacy Training  
for High School Seniors**

*Open to Randolph Technical Career Center students only.*

Sponsored by Fifth Third Bank. Featured Speakers Donna L. Murray-Badgett and Warren Morgan will provide training for seniors in budgeting, basic banking skills, setting financial goals, investments, credit, and much more. Attendees will participate in hands-on activities for practical knowledge.

**Where:** Randolph Technical Career Center, 17101 Hubbell, Detroit, MI

**More Information:** Dolores Sturdivant, 248-603-0349 or Donna Murray-Badgett, 248-603-0421

2:00 pm – 3:00 pm

**ElderCare and Special Needs  
Legal Planning**

*Free and open to the public.*

Sponsored by Katana Abbott, Abbott, Steves & Associates; Sanford J. Mall, Mall, Hamilton & Associates, P.C. Featured Speaker Sanford J. Mall will discuss how effective ElderCare and special needs planning can help assure maximum quality of life while preserving and protecting precious financial resources. This program will help you learn little-known and often misunderstood rules and how to use them to benefit you and your loved ones.

**Where:** Farmington Hills Public Library, 32737 West Twelve Mile Road, Farmington Hills, MI

**More Information:** Sanford J. Mall, 248-538-1800

3:00 pm – 4:00 pm

**Smart Women Finish Rich**

*Free and open to the public.*

*Call 248-366-0137 for reservations.*

Sponsored by The Smart Women's Coaching Program, Union Lake, MI; and Sanford J. Mall, Mall, Hamilton & Associates, P.C. Featured Speaker Katana Abbott CFP, Senior Financial Advisor with Abbott, Steves & Associates—a financial advisory branch of American Express, Southfield, MI. This is a fun and educational seminar that is designed specifically for women of all ages. The seminar is based on David Bach's best-selling book and will arm you with 7 simple steps to help in your pursuit of financial security and funding your dreams. During the seminar you will learn how to: 1) Put your money where your values are; 2) Figure out where you stand financially; 3) Discover how to save money with the power of the late factor; 4) Build financial "baskets" for your retirement, your security, and your dreams. All attendees will receive a free 23-page "Finish Rich Workbook" (a \$10 value).

**Where:** Farmington Hills Public Library, 32737 West Twelve Mile Road, Farmington Hills, MI

**More Information:** Katana Abbott, 248-366-0137

5:00 pm - 8:00 pm

**Personal Finance and  
Reading Literature**

*Open to teachers in the*

*Macomb Intermediate School District.*

Sponsored by the Detroit Free Press and the Michigan Council on Economic Education. Featured Speaker Mary Rittenhouse from the Federal Reserve Bank will show teachers innovative ways to introduce the economics of making, spending, and saving money to their students while discovering how and why our economy works.

**Where:** Macomb Intermediate School District, 44001 Garfield Road, Clinton Township, MI

**More Information:** Allison Pirret, 248-596-9560

**5:15 pm – 6:00 pm**

**Finance Faculty Forum**

*Free and open to the public.*

Sponsored by Walsh College. Featured Speaker Ted Lakkides will discuss three perspectives for financial planning.

**Where:** Walsh College – Novi Campus, 41500 Gardenbrook, Novi, MI

**More Information:** Rachel Brown, 248-823-1329

E-mail: [rbrown@walshcollege.edu](mailto:rbrown@walshcollege.edu)

**6:00 pm – 7:00 pm**

**Money Management Basics for Home Ownership**

*Free and open to the public.*

Sponsored by Bank One and Southwest Detroit Business Association. Featured Speaker Tonjola Cole will explain the basics of financial management and how to assess your credit worthiness and obtain a mortgage.

**Where:** Southwest Detroit Business Association, 7752 W. Vernor Highway, Detroit, MI

**More Information:** Kathy Parson, 313-841-3737, ext. 35

**6:00 pm - 7:30 pm**

**How to Live Within Your Income**

*Free and open to the public.*

Sponsored by the University of Michigan – Dearborn School of Management. Featured Speaker John Kaplan, School of Management Executive-in-Residence. This course describes techniques for developing and managing your family budget. It covers projection of income, prioritization of expenditures, providing for uncertainty, intra-family negotiation, and measuring results.

**Where:** University of Michigan – Dearborn, School of Management, Room 148, Fairlane Center South, 19000 Hubbard Drive, Dearborn, MI

**More Information:** Michael Foran, 313-593-5286

E-mail: [mforan@umd.umich.edu](mailto:mforan@umd.umich.edu)

**6:00 pm – 8:00 pm**

**Financial Literacy**

*Free and open to the public.*

Sponsored by Mission of Peace Housing Counseling Agency (MOPHCA), a faith and community-based HUD-approved housing counseling agency. MOPHCA provides participants with a *Fresh Start* to banking by allowing increased access and improved knowledge of banking services for low to moderate income persons, including people on Chex System. Featured Speaker George Covington will discuss information that is available on affordable housing and quality lending products.

**Where:** Pure Word Missionary Baptist Church, 16101 Schaefer, Detroit, MI

**More Information:** 313-608-9138

**6:00 pm – 8:00 pm**

**Money Management Basics for Home Ownership**

*Free and open to the public.*

Sponsored by Bank One and Sacred Heart/St. Elizabeth Sacred Heart/St. Elizabeth Community Development Corporation. Featured Speakers Nancy Walker and

Michelle Williams will explain the basics of financial management and how to assess your credit worthiness and obtain a mortgage.

**Where:** Sophie Wright Center, 4141 Mitchell, Detroit, MI

**More Information:** Jacquelyn Childs-Taliaferro, 313-921-2090

**6:00 pm - 9:00 pm**

**Stock Market Game**

**After School Program**

*Free and open to the public.*

*Call for registration information.*

Sponsored by the Michigan Council on Economic Education, Think Detroit, and New Detroit. Featured Speaker Allison Pirret from MCEE will conduct an educational simulation that teaches about current economics events, the American economic system and the global economy, along with the stock market. Students are responsible for developing and managing a hypothetical investment portfolio worth \$100,000.

**Where:** Think Detroit, 111 West Willis, Detroit, MI

**More Information:** Allison Pirret, 248-596-9560

**7:30 pm - 9:00 pm**

**Tax-Smart Ways to Save and Invest**

*Free and open to the public.*

Sponsored by the University of Michigan – Dearborn School of Management. Featured Speaker Anne Bannister from TIAA-CREF discusses identifying potential areas for saving money involving 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 and make the most of what you save. The course will include budgeting and debt management and relevant tax provisions.

**Where:** University of Michigan – Dearborn, School of Management, Room 150, Fairlane Center South, 19000 Hubbard Drive, Dearborn, MI

**More Information:** Michael Foran, 313-593-5286

E-mail: [mforan@umd.umich.edu](mailto:mforan@umd.umich.edu)

**Tuesday, April 27**

**9:00 am - 10:00 am**

**How to Fill Out a Check and Keep a Register**

*Open to 7th and 8th graders at Dukette School only.*

Sponsored by ELGA Credit Union and Clarke American. Featured Speaker Nancy Shoenfelt will conduct this hands-on seminar on how to fill out a check and record transactions in a check register. Students will be provided with sample checkbooks and registers.

**Where:** Dukette School, 530 W. Pierson Road, Flint, MI

**More Information:** Nancy Shoenfelt, 810-715-3542

**9:00 am - 5:00 pm**

**A Penny Saved is a Penny Earned!**

*Free and open to the public.*

Sponsored by Huntington Bank. Stop by Huntington Bank's Southfield Office and

guess how many pennies are in their special jar. The person with the closest guess wins the jar of pennies. The winner will be announced on Friday, April 30, 2004.

**Where:** Huntington Bank, Southfield Office, 25309 Evergreen Road, Southfield, MI

**More Information:** Jennel Proctor, 586-576-6918

E-mail: [jennel.proctor@huntington.com](mailto:jennel.proctor@huntington.com)

**11:00 am – 1:00 pm**

**Reducing Your Risk of Identity Theft & Protecting Your Privacy**

*Open to Senior Citizens only.*

*Limited to the first 150 registrants.*

*Call 313-222-4105 to register.*

Sponsored by Comerica Bank. Featured Speakers Martha DenBass, Comerica Privacy Manager, and Cathy Davis, Comerica Fraud Prevention & Investigative Services. A workshop especially designed for seniors. Learn how to protect your assets against identity theft and preserve your privacy. Learn how to read a privacy notice. What information can you share...and with whom? What does “opting out” mean and what are some of the benefits to consumers of information sharing? Also, learn about actual identity fraud cases, potential risks to you, and ways you can protect yourself from financial fraud.

**Where:** Detroit Public Library – Main Branch, 5201 Woodward Avenue at Kirby, Detroit, MI

**More Information:** Melanie Odom, 313-222-9668

E-mail: [mcodom@comerica.com](mailto:mcodom@comerica.com)

**12:00 pm – 1:00 pm**

**Budgeting and Checking Accounts**

*Free and open to the public. Please RSVP.*

Sponsored by Monroe County Community Credit Union. The Credit Union Manager will teach participants how to draft a realistic budget and balance a checkbook. They will also learn the important role that Internet technology can play in checking balances and making financial transactions online.

**Where:** Monroe County Community Credit Union, 715 N. Telegraph Road, Monroe, MI

**More Information:** Lori McCloud, 724-242-0414, ext. 106.

**12:30 pm - 2:30 pm**

**Seniors—Learn How to Keep Your Home**

*Free and open to the public.*

Sponsored jointly by Oakland County and Lighthouse Community Development, both HUD-approved housing counseling agencies. Featured Speakers Ron Milligan, Bob Lucky, and Greg Sterns. Seniors have unique needs when it comes to keeping their homes when their income reduces. Learn how to spot predatory lenders who will mislead you. Understand how to handle your property taxes and possibly qualify for hardship exemptions. Find out about reverse mortgages and how they may help you.

**Where:** Waterford Senior Center, 6455 Harper, Waterford, MI

**More Information:** Ron Milligan, 248-858-0197

**2:00 pm - 4:00 pm**

**We'll Teach You How to Fish...  
Bank On It!**

*Free and open to the public.*

Sponsored by the Michigan Council on Economic Education and Michigan Works AFL-CIO. Featured Speakers Valerie Kindle and Ted Lakkides will show you how to use financial institutions to your advantage. Find out how to build a relationship and use their services to help you and your family build a better financial future. You will also learn how to recognize the differences between banks and check-cashing services, what type of account is best for you, and how to keep fees under control.

**Where:** Highland Park Service Center, 13700 Woodward, Highland Park, MI

**More Information:** Valerie Kindle, 313-826-0299

**4:00 pm – 7:30 pm**

**Money Management Basics  
for Home Ownership**

*Free and open to the public.*

Sponsored by Bank One and U-Snap-Bac. Featured Speaker Marva Coles will explain the basics of financial management and how to assess your credit worthiness and obtain a mortgage.

**Where:** U-Snap-Bac, 11101 Morang, Detroit, MI

**More Information:** U-Snap-Bac, 313-640-1100

**4:30 pm - 6:00 pm**

**Introduction to Mini-Society  
for Teachers**

*Free and open to teachers of grades 4-7.*

Sponsored by the Michigan Council on Economic Education and Walsh College CEE. Featured Speaker David Hales will conduct this 90-minute workshop for teachers interested in learning more about the Mini-Society program for their classroom. The experienced-based program teaches youngsters about economics, government, entrepreneurship, consumer issues, and responsibility. Mini-Society also incorporates math, literature, law, and citizenship. The program is endorsed by the Michigan Council for the Social Studies, Department of Education, and is aligned to the State Standards & Benchmarks (Social Studies; Economics). The program is funded statewide by the Kauffman Center for Entrepreneurial Leadership.

**Where:** Walsh College – Novi Campus, 41500 Gardenbrook, Novi, MI

**More Information:** Allison Pirret, 248-596-9560

**5:00 pm – 6:00 pm**

**Walsh College Finance and  
Economics Club**

*Free and open to the public.*

Sponsored by Walsh College. Featured Speaker Mark L. Foster from Smith Barney will discuss job opportunities in the brokerage business.

**Where:** Walsh College – Troy Campus, 3838 Livernois, Troy, MI (map available at [www.walshcollege.edu](http://www.walshcollege.edu))

**More Information:** Rachel Brown, 248-823-1329

E-mail: [rbrown@walshcollege.edu](mailto:rbrown@walshcollege.edu)

**5:00 pm - 8:00 pm**

**Personal Finance  
and Reading Literature**

*Free and open to teachers and students.*

*Limited to first 40 registrants.*

Sponsored by the Michigan Council on Economic Education and The Detroit Free Press. Featured Speaker Mary Rittenhouse from the Federal Reserve Bank will show teachers innovative ways to introduce the economics of making, spending, and saving money to their students while discovering how and why our economy works.

**Where:** University of Michigan – Dearborn, Room 1087 CB, Fairlane Center South, 19000 Hubbard Drive, Dearborn, MI

**More Information:** Allison Pirret, 248-596-9560

**5:30 pm – 8:00 pm**

**Senior Financial Security:  
It's Your Retirement—Enjoy It!**

*Free and open to the public. Reservations are required! Call 248-488-9000.*

Sponsored by Mitchell R. McCann, Raymond James Financial Services, Inc. Featured Speaker Mitchell R. McCann will show how to avoid the mistakes commonly made in retirement. He will cover strategies to prevent running out of money, how to reduce taxes on interest and Social Security Income, the new 2003 Tax Laws and how they affect seniors, long-term care, and how to keep the probate courts away from your money.

Dinner will be served.

**Where:** Steak & Ale Restaurant, 27590 Orchard Lake Road, Farmington Hills, MI

**More Information:** Mitchell R. McCann, 248-488-9000

**5:30 pm – 8:30 pm**

**Money Management Basics  
for Home Ownership**

*Free and open to the public.*

Sponsored by Bank One and Church of the Messiah Housing Corporation. Featured Speaker Brenda Givens will explain the basics of financial management and how to assess your credit worthiness and obtain a mortgage.

**Where:** Church of the Messiah, 231 E. Grand Blvd., Detroit, MI

**More Information:** Shirley Capaurotto, 313-567-7966, ext. 226

**5:30 pm - 9:30 pm**

**Using and Managing Credit Wisely**

*Open to students of Churchill Community Learning Center only.*

Sponsored by Oakland Catholic Credit Union. Featured Speaker Mary Knorp will teach students 14 - 18 how to use and manage credit effectively. Students will learn how to select a good credit card and build a credit history. In addition, they will learn strategies for managing debt.

**Where:** Churchill Community Learning Center, 707 Girard Avenue, Royal Oak, MI  
**More Information:** Mary Knorp, 248-689-7400 ext. 1313

**6:00 pm – 7:00 pm**

**Credit Drives America**

*Free and open to the public.*

Sponsored by Ford Motor Credit and The University of Michigan. Featured Speakers Jim Veller and Kelly Cora will present the importance of credit and how to establish and maintain good credit.

**Where:** University of Michigan School of Management, 19000 Hubbard Drive, Fairlane Center South, Dearborn, MI

**More Information:** Mike Foran, 313-593-5286

E-mail: [mforan@umd.umich.edu](mailto:mforan@umd.umich.edu)

**6:00 pm - 7:00 pm**

**Financial Planning 101**

*Free and open to the public. To register call 313-224-6461.*

Sponsored by The Hantz Group and The Detroit Public Library. Featured speakers will teach the basics of saving for the future, setting financial goals, and getting started.

**Where:** Detroit Public Library, Conely Branch, 4600 Martin near Michigan, Detroit, MI

**More Information:** 313-224-6461

**6:00 pm - 7:00 pm**

**Six Major Money Problems  
and their Solutions**

*Free and open to the public. To register call 313-267-6562.*

Sponsored by Smith Barney and The Detroit Public Library. Featured speakers will teach about debt management, cash reserves, proper insurance programs, and systematic savings.

**Where:** Detroit Public Library, Jefferson Branch, 12350 E. Outer Drive near East Warren, Detroit, MI

**More Information:** 313-267-6562

**6:00 pm - 7:30 pm**

**Managing Individual Income Taxes**

*Free and open to the public.*

Sponsored by the University of Michigan – Dearborn School of Management. Featured Speakers Douglas Krizanic and Jeff McCann of Deloitte & Touche cover a basic overview of individual federal, state and social security taxation. Topics also include an overview of tax rates, payroll tax withholdings, deductible items, tax savings and deferral opportunities, the tax benefits associated with home ownership, savings for dependents' education and savings for retirement.

**Where:** University of Michigan – Dearborn, School of Management, Room 148, Fairlane Center South, 19000 Hubbard Drive, Dearborn, MI

**More Information:** Michael Foran, 313-593-5286

E-mail: [mforan@umd.umich.edu](mailto:mforan@umd.umich.edu)

**6:00 pm - 7:30 pm**

**Financial Survival Training**

*Open to Wyandotte Federal Credit Union Members only.*

Sponsored by Wyandotte Federal Credit Union. Featured Speakers Albert Sasson of Morgan Stanley, and Lisa Blevins, Susan Seymour, and Linda LaCrosse of WFCU will conduct three sessions during this 90-

minute program: 1) Creating a Budget; 2) Understanding Your Credit Report; and 3) Planning for Your Future.

**Where:** Wyandotte Federal Credit Union, 1280 Biddle Avenue, Wyandotte, MI  
**More Information:** Linda LaCrosse, 734-374-9273

**6:00 pm - 8:00 pm**

#### **Home Buyers Seminar**

*Free and open to the public.*

*Please call 1-800-441-8999 to register.*

Sponsored by Credit Union One. Featured Speaker Bonny Sommerville will provide an overview of how the loan process works, the importance of having good credit and what to do to qualify for a loan.

**Where:** Credit Union One, Westland Branch, 29450 W. Warren, Westland, MI

**More Information:** Laura Hoag, 248-584-5015

**6:00 pm - 8:30 pm**

#### **Protect Your Money and Your Good Name**

*Free and open to the public.*

Sponsored by the Michigan Council on Economic Education and The Payments Authority. Featured Speakers Cindy Thompson from The Payments Authority and Ted Lakkides from MCEE. With more and more companies looking to automate their processes, even the paper checks you write can end up as electronic payments. But that's not a *bad* thing! Learn about the rules and regulations for electronic payments as well as purchases made with an ATM or debit card. Discover why they are safe and smart for consumers, too. You'll also find out how to shield yourself from identity theft and hear tips for avoiding investment scams.

**Where:** GM-UAW Local 653 Hall, 670 E. Walton Blvd., Pontiac, MI

**More Information:** Allison Pirret, 248-596-9560

**6:00 pm - 9:00 pm**

#### **Special Needs Planning for Elders & Their Loved Ones— New Planning Challenges Under Medicaid Budget Deficits**

*Free and open to the public.*

*Call 248-827-2580 for reservations.*

Sponsored by Minoti H. Rajput, Secure Planning Strategies; and Thomas F. Kendziorski, ARC of Oakland County. Featured Speaker Minoti H. Rajput. Special needs trust planning is a vital financial and legal planning tool for elders and persons with disabilities and their loved ones. This program will cover coordination of government benefits and creative financial planning. Special focus will be given to the unique planning challenges and opportunities for elders with disabled adult children.

**Where:** Bloomfield Hills Public Library, 1099 Lone Pine Road, Bloomfield Hills, MI

**More Information:** Minoti H. Rajput, 248-827-2580

**6:30 pm - 7:30 pm**

#### **Pay Yourself First**

*Open to Salvation Army residents only.*

Sponsored by Huntington Bank. Featured Speaker Jennel Proctor, Vice President of

Community Development at Huntington Bank, will conduct this course in the importance of saving money. Upon completion, students will be able to identify ways to save money, describe how money can grow when it's saved, and tell the difference between types of savings and investment accounts.

**Where:** Salvation Army, 24140 Mound Road, Warren, MI

**More Information:** Jennel Proctor, 586-576-6918

E-mail: [jennel.proctor@huntington.com](mailto:jennel.proctor@huntington.com)

**6:30 pm - 8:30 pm**

#### **Budget & Credit Seminar**

*Free and open to the public. Please call Tom Budd at 248-263-4113 to register.*

Sponsored by Peoples Trust Credit Union. Featured Speaker Maurice Barie will provide participants with tips and techniques for budgeting, managing debt, and achieving and maintaining a solid credit record.

**Where:** Peoples Trust Credit Union, 24333 Lahser Road, Southfield, MI

**More Information:** Tom Budd, 248-263-4113

**6:30 pm - 9:00 pm**

#### **The Seven Financial Sins Seniors Make and How to Avoid Them**

*Free and open to the public.*

Sponsored by David Lemanski, Sigma Planning Corporation. Featured Speaker David Lemanski. Seniors must make many important financial decisions. This program will discuss the financial security challenges seniors face, the commonly-made mistakes, and how to avoid them. Also, learn how these mistakes may still be undone...while there's still time!

**Where:** VFW Hall, 1690 Airport Road, Waterford, MI

**More Information:** David Lemanski, 248-890-7772

**7:30 pm - 9:00 pm**

#### **Home-Buyers Seminar**

*Free and open to the public.*

Sponsored by the University of Michigan – Dearborn School of Management. Featured Speaker Christopher J. Salata of Nuyen, Tomtishen & Aoun, P.C., will help buyers better understand the role of the real estate agent, pre-approval for a mortgage, consulting with a lawyer, purchase agreements, seller disclosure requirements, house inspection and other due diligence, the closing and much more.

**Where:** University of Michigan – Dearborn, School of Management, Room 150, Fairlane Center South, 19000 Hubbard Drive, Dearborn, MI

**More Information:** Michael Foran, 313-593-5286

E-mail: [mforan@umd.umich.edu](mailto:mforan@umd.umich.edu)

**Wednesday, April 28**

**8:00 am - 9:30 am**

#### **Cost-Saving Strategies for the Small Business Owner: Consumer Driven Engagement in the Healthcare Arena**

*Free and open to the public.*

Sponsored by Humana-Michigan. Featured Speaker John Crusse will present a platform

for small business owners to engage and educate on consumer driven healthcare opportunities. Discussion will include empowering small business owners and employees to make cost-effective and cost-saving healthcare decisions for bottom-line savings.

**Where:** Humana-Michigan, 3150 Livernois, Suite 175, Troy, MI

**More Information:** Diana Prosi, 248-457-9248

E-mail: [dprosi@humana.com](mailto:dprosi@humana.com)

**8:30 am - 2:30 pm**

#### **JA Blitz – Courville Elementary School** *By invitation only.*

Sponsored by Bank One. JA volunteers from Bank One will teach Courville Elementary School students the fundamentals of economic decision making and financial literacy.

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

**More Information:** Lynn Feldhouse, 313-962-5687, ext. 687

**9:00 am - 10:30 am**

#### **How to Obtain Credit and Maintain a Good Credit Rating**

*Open to 7th and 8th graders at Dukette School only.*

Sponsored by ELGA Credit Union and Clarke American. Featured Speaker Renisha Catron will provide students with an overview of consumer credit. Participants will learn why they should treat credit cards with respect and how they can build and maintain a good credit rating. They will also learn the advantages and pitfalls of having credit.

**Where:** Dukette School, 530 W. Pierson Road, Flint, MI

**More Information:** Nancy Shoenfelt, 810-715-3542

**9:00 am - 12:00 pm**

#### **Savings Bond Seminar**

*For financial institutions by invitation only.*

Sponsored by the Federal Reserve Bank and presented by the Federal Reserve Bank of Minneapolis Savings Bond Processing Site staff. This seminar will focus on information that is essential for financial institutions in understanding the process of issuing and redeeming Savings Bonds. Included in the discussion will be the advantages of Savings Bonds, comparisons of currently available series, tax benefits including education savings, interest rate programs, processing procedures, forms and resources and assistance available through the Federal Reserve Bank.

**Where:** Federal Reserve Bank, 160 West Fort Street, Detroit, MI

**More Information:** Sheila McKean, 313-964-6112

E-mail: [sheila.mckean@chi.frb.org](mailto:sheila.mckean@chi.frb.org)

**9:00 am - 2:00 pm**

#### **JA Legislative Day at Resurrection Catholic School**

*By invitation only.*

Junior Achievement of Mid Michigan will be conducting a Job Shadow Day. This event is being coordinated by Virq Benero and

Representative Diane Byrum's office.

**Where:** To be announced

**More Information:** Larry Richardson,  
517-371-5437

**9:00 am – 2:00 pm**

### **JA Blitz – Pontiac Academy of Excellence**

*By invitation only. Pontiac Academy of Excellence students only.*

Sponsored by Comerica Bank and Junior Achievement. Comerica volunteers will visit with Pontiac Academy of Excellence students in grades 6 - 8 and provide an all-day financial training session on "The Economics of Staying in School."

**Where:** Pontiac Academy of Excellence,  
196 Oakland Avenue, Pontiac, MI

**More Information:** Melanie Odom,  
313-222-9668

E-mail: [mcodom@comerica.com](mailto:mcodom@comerica.com)

**9:00 am - 5:00 pm**

### **A Penny Saved is a Penny Earned!**

*Free and open to the public.*

Sponsored by Huntington Bank. Stop by Huntington Bank's Southfield Office and guess how many pennies are in their special jar. The person with the closest guess wins the jar of pennies. The winner will be announced on Friday, April 30, 2004.

**Where:** Huntington Bank, Southfield Office,  
25309 Evergreen Road, Southfield, MI

**More Information:** Jennel Proctor,  
586-576-6918

E-mail: [jennel.proctor@huntington.com](mailto:jennel.proctor@huntington.com)

**10:00 am - 12:00 pm**

### **Getting Into the Financial Game—Adults**

*Free and open to the public. Limited space! Register by calling 313-256-8400.*

Sponsored by First Independence National Bank and Women ARISE. Featured Speakers Margaret Brown from First Independence National Bank, and Al Lucy Dennis.

Two sessions are available concurrently, one for adults and one for youths, to show how to manage income and stop living from check-to-check, how to save, set goals, and understand credit. Youths will learn *why* they should save, how to set goals, and how to reach them.

**Where:** 13100 Averhill, Detroit, MI

**More Information:** Margaret Brown,  
313-256-8472

**10:00 am - 12:00 pm**

### **Getting Into the Financial Game—Youth**

*Free and open to the public. Limited space! Register by calling 313-256-8400.*

Sponsored by First Independence National Bank and Women ARISE. Featured Speakers Margaret Brown from First Independence National Bank, and Al Lucy Dennis.

Two sessions are available concurrently, one for adults and one for youths, to show how to manage income and stop living from check-to-check, how to save, set goals, and understand credit. Youths will learn *why* they should save, how to set goals, and how to reach them.

**Where:** 13100 Averhill, Detroit, MI

**More Information:** Margaret Brown,  
313-256-8472

**10:00 am - 12:00 pm**

### **Seniors—Learn How to Keep Your Home**

*Free and open to the public.*

Sponsored jointly by Oakland County and Lighthouse Community Development, both HUD-approved housing counseling agencies. Featured Speakers Ron Milligan, Bob Lucky, and Greg Sterns. Seniors have unique needs when it comes to keeping their homes when their income reduces. Learn how to spot predatory lenders who will mislead you. Understand how to handle your property taxes and possibly qualify for hardship exemptions. Find out about reverse mortgages and how they may help you.

**Where:** Waterford Senior Center, 6455  
Harper, Waterford, MI

**More Information:** Ron Milligan,  
248-858-0197

**11:00 am – 12:00 pm**

### **Financial Literacy**

*Free and open to the public.*

Sponsored by Mission of Peace Housing Counseling Agency (MOPHCA), a faith and community-based HUD-approved housing counseling agency. MOPHCA provides participants with a *Fresh Start* to banking by allowing increased access and improved knowledge of banking services for low to moderate income persons, including people on Chex System. Featured Speaker Augustine Cox will discuss information that is available on affordable housing and quality lending products.

**Where:** 5050 Richard Allen Blvd., Detroit, MI  
**More Information:** 313-833-9912

**12:00 pm – 1:00 pm**

### **Identity Theft**

*Free and open to the public. Please RSVP.*

Sponsored by Monroe County Community Credit Union. Featured speakers from Monroe County Community Credit Union will provide tips for protecting your identity from fraud. The credit union will also offer free use of its shredder for the entire day. Attendees are welcome to bring any documents that contain their private information (social security number, credit card numbers, etc.) for shredding.

**Where:** Monroe County Community Credit Union, 715 N. Telegraph Road, Monroe, MI  
**More Information:** Lori McCloud,  
734-242-0414, ext. 106.

**1:00 pm - 3:30 pm**

### **Protect Your Money and Your Good Name**

*Free and open to the public.*

Sponsored by the Michigan Council on Economic Education and The Payments Authority. Featured Speakers Cindy Thompson from The Payments Authority and Ted Lakkides from MCEE. With more and more companies looking to automate their processes, even the paper checks you write can end up as electronic payments. But that's not a *bad* thing! Learn about the rules and regulations for electronic payments as well as purchases made with an ATM or debit card. Discover why they

are safe and smart for consumers, too.

You'll also find out how to shield yourself from identity theft and hear tips for avoiding investment scams.

**Where:** Detroit Public Library-Gray Branch,  
Kercheval near Van Dyke, Detroit, MI

**More Information:** Allison Pirret,  
248-596-9560

**2:00 pm – 3:00 pm**

### **Credit Drives America**

*Free and open to the public.*

Sponsored by Ford Motor Credit and Michigan Works AFL-CIO. Featured Speaker Tim Berryman from Ford Credit will present the importance of credit and how to establish and maintain good credit.

**Where:** Michigan Works! Building, 13700  
Woodward Avenue, Highland Park, MI

**More Information:** Valerie Kindle,  
313-826-0299

**5:00 pm - 7:00 pm**

### **Stock Market Game Workshop**

*Open to educators.*

*Call for registration information.*

Sponsored by the Michigan Council on Economic Education and the EMU Center for Economic Education. Featured Speaker Allison Pirret from MCEE will conduct an educational simulation that teaches about current economics events, the American economic system and the global economy, along with the stock market. Students are responsible for developing and managing a hypothetical investment portfolio worth \$100,000.

**Where:** Eastern Michigan University-  
Ypsilanti, Bruce T. Halle Library, Room 111,  
955 W. Circle Drive, Ypsilanti, MI

**More Information:** Allison Pirret,  
248-596-9560

**5:00 pm – 8:00 pm**

### **Money Management Basics for Home Ownership**

*Free and open to the public.*

Sponsored by Bank One and Grandmont Rosedale Development Corporation. Featured Speaker Belinda Turner-DuBois will explain the basics of financial management and how to assess your credit worthiness and obtain a mortgage.

**Where:** St. Timothy United Methodist  
Church, 15888 Archdale, Detroit, MI

**More Information:** Grandmont Rosedale,  
313-835-2076, ext.101

**6:00 pm - 7:00 pm**

### **Your Financial Check-Up**

*By invitation only.*

Sponsored by USA Federal Credit Union. Featured Speaker Daniel Smith will show how everyone can benefit from a periodic financial checkup. He will provide five simple steps to help stay on top of finances. Participants will learn how to create a budget and find out what the 30-day financial challenge is all about.

**Where:** USA Federal Credit Union –  
Headquarters Building, 2100 Executive Hills  
Blvd., Auburn Hills, MI

**More Information:** Norman Soucy,  
248-322-9800, ext. 1024

6:00 pm – 7:00 pm

**Money Management Basics  
for Home Ownership**

*Free and open to the public.*

Sponsored by Bank One and Greater Grace. Featured Speaker Tonjola Cole will explain the basics of financial management and how to assess your credit worthiness and obtain a mortgage.

**Where:** Greater Grace, 18911 Schaefer, Detroit, MI

**More Information:** Asst. Pastor Spencer Ellis, 313-543-6066

6:00 pm - 7:30 pm

**Get Engaged! Getting the Most  
Out of Your Healthcare Dollars**

*Free and open to the public.*

Sponsored by Humana-Michigan. Featured Speaker Diana Prosi will discuss how to be a smart health care consumer when healthcare costs are rising. Learn how consumers can effectively talk to their doctor about health care and cost. This session will focus on the emerging trend of consumerism and how to position your healthcare dollars to maximize your care.

**Where:** Humana-Michigan, 3150 Livernois, Suite 175, Troy, MI

**More Information:** Diana Prosi, 248-457-9248

E-mail: [dprosi@humana.com](mailto:dprosi@humana.com)

6:00 pm - 7:30 pm

**Arab American Demographics –  
Socioeconomic Status**

*Free and open to the public.*

Sponsored by the University of Michigan – Dearborn School of Management. Featured Speaker Nasser Beydoun, Executive Director of the American Arab Chamber of Commerce, discusses the broad range of activities, programs and services of the Chamber with focus on helping financial literacy in the Arab-American community.

**Where:** University of Michigan – Dearborn, School of Management, Room 148, Fairlane Center South, 19000 Hubbard Drive, Dearborn, MI

**More Information:** Michael Foran, 313-593-5286

E-mail: [mforan@umd.umich.edu](mailto:mforan@umd.umich.edu)

6:00 pm – 8:00 pm

**Financial Literacy**

*Free and open to the public.*

Sponsored by Mission of Peace Housing Counseling Agency (MOPHCA), a faith and community-based HUD-approved housing counseling agency. MOPHCA provides participants with a *Fresh Start* to banking by allowing increased access and improved knowledge of banking services for low to moderate income persons, including people on Chex System. Featured Speaker George Covington will discuss information that is available on affordable housing and quality lending products.

**Where:** Pure Word Missionary Baptist Church, 16101 Schaefer, Detroit, MI

**More Information:** 313-608-9138

6:00 pm – 8:00 pm

**Home Buyers Seminar**

*Free and open to the public.*

*Please call 1-800-441-8999 to register.*

Sponsored by Credit Union One. Featured Speaker Clifton Calloway will provide an overview of how the loan process works, the importance of having good credit, and what to do to qualify for a loan.

**Where:** Credit Union One, Ferndale Branch, 400 E. Nine Mile, Ferndale, MI

**More Information:** Laura Hoag, 248-584-5015

6:00 pm – 8:00 pm

**Home Buyers Seminar**

*Free and open to the public.*

*Please call 1-800-441-8999 to register.*

Sponsored by Credit Union One. Featured Speaker Rob Meijer will provide an overview of how the loan process works, the importance of having good credit, and what to do to qualify for a loan.

**Where:** Credit Union One, Veterans Branch, 1202 Veterans Drive, Traverse City, MI

**More Information:** Laura Hoag, 248-584-5015

6:00 pm - 8:30 pm

**Protect Your Money  
and Your Good Name**

*Free and open to the public.*

Sponsored by the Michigan Council on Economic Education and The Payments Authority. Featured Speakers Cindy Thompson from The Payments Authority and Ted Lakkides from MCEE. With more and more companies looking to automate their processes, even the paper checks you write can end up as electronic payments. But that's not a *bad* thing! Learn about the rules and regulations for electronic payments as well as purchases made with an ATM or debit card. Discover why they are safe and smart for consumers, too. You'll also find out how to shield yourself from identity theft and hear tips for avoiding investment scams.

**Where:** UFCW Local 876 Hall, 876 Horace Brown Drive (south of 13 Mile, between Stephenson and John R), Madison Hgts., MI

**More Information:** Allison Pirret, 248-596-9560

6:00 pm – 9:00 pm

**Caregiver Conference—For Elders  
and Their Families**

*Free and open to the public.*

Sponsored by The Senior Alliance, Health Care Partners, Inc., American House, and Katy Graham, Wayne County Neighborhood Legal Services Elder Law Center. Featured Speaker Katy Graham, Elder Law Attorney, will discuss the special legal, financial, and other related planning issues and challenges for elders and their families. Helpful materials, advice, and extensive information will be offered. Caregivers Support Kits will be supplied by the National Caregiving Foundation.

**Where:** Redford Community Center, 12121 Hemingway, Redford, MI

**More Information:** Katy Graham, 313-937-8291

6:30 pm - 8:00 pm

**Credit Management**

*Open to DFCU Financial members only.*

Sponsored by DFCU Financial. Featured speakers will discuss credit management including credit reports, FICO scores, the credit report dispute process, what "risk-based lending" means, how to determine your own personal debt ratios, and what to do if you become a victim of identity theft.

**Where:** DFCU Financial, Fairlane Financial Plaza, 400 Town Center Drive, Dearborn, MI

**More Information:** Leslie Herrick-Hay, 313-322-8239

E-mail: [leslie.herrick@dfcufinancial.com](mailto:leslie.herrick@dfcufinancial.com)

6:30 pm - 8:00 pm

**Long Term Care**

*Open to Co-Op Services Credit Union members ONLY.*

Sponsored by Co-Op Services Credit Union. Featured Speaker Pete Swiencicki of CUNA Mutual Group will discuss the in's and out's of long-term care insurance and how it can go a long way in helping protect retirement savings. This seminar is geared toward members ages 50 - 65 with a net worth of \$100,000 in assets and an income of \$30,000 plus.

**Where:** Co-Op Services Credit Union Livonia Financial Center, 29550 Five Mile Road, Livonia, MI

**More Information:** Angie Krogol, 734-466-6103

6:30 pm - 8:30 pm

**Home Buyers Seminar**

*Free and open to the public. Please call Tom Budd at 248-263-4113 to register.*

Sponsored by Peoples Trust Credit Union. Featured Speaker Kristine Kline will show first-time home buyers the in's and out's of the home buying process. The session will focus on the home selection and buying process, the requirements for qualifying for a mortgage, financing options, and the mortgage application and closing process. This is a good refresher course for current home owners, too!

**Where:** Peoples Trust Credit Union, 24333 Lahser Road, Southfield, MI

**More Information:** Tom Budd, 248-263-4113

7:30 pm - 9:00 pm

**Personal Income Taxes**

*Free and open to the public.*

Sponsored by the University of Michigan – Dearborn School of Management. Featured Speaker Marshall Hunt, CPA, of the Volunteer Accounting Service Team of Michigan will discuss helpful hints for individual taxpayers and updates on current tax law changes.

**Where:** University of Michigan – Dearborn, School of Management, Room 150, Fairlane Center South, 19000 Hubbard Drive, Dearborn, MI

**More Information:** Michael Foran, 313-593-5286

E-mail: [mforan@umd.umich.edu](mailto:mforan@umd.umich.edu)

**Thursday, April 29**

**9:00 am - 10:30 am**

**Loan Applications/Decision Making**

*By invitation only.*

Sponsored by Communicating Arts Credit Union. Featured Speaker Hank Hubbard, CEO of Communicating Arts Credit Union, will conduct this comprehensive course designed to graduate a financially savvy generation of borrowers.

**Where:** Golightly Career and Technical Center, 900 Dickerson, Detroit, MI

**More Information:** Hank Hubbard, 313-965-8640

**9:00 am - 5:00 pm**

**A Penny Saved is a Penny Earned!**

*Free and open to the public.*

Sponsored by Huntington Bank. Stop by Huntington Bank's Southfield Office and guess how many pennies are in their special jar. The person with the closest guess wins the jar of pennies. The winner will be announced on Friday, April 30, 2004.

**Where:** Huntington Bank, Southfield Office, 25309 Evergreen Road, Southfield, MI

**More Information:** Jennel Proctor, 586-576-6918

E-mail: [jennel.proctor@huntington.com](mailto:jennel.proctor@huntington.com)

**11:00 am - 1:00 pm**

**Senior Financial Security:**

**It's Your Retirement—Enjoy It!**

*Free and open to the public. Reservations are required! Call 248-488-9000.*

Sponsored by Mitchell R. McCann, Raymond James Financial Services, Inc. Featured Speaker Mitchell R. McCann will show how to avoid the mistakes commonly made in retirement. He will cover strategies to prevent running out of money, how to reduce taxes on interest and Social Security income, the new 2003 Tax Laws and how they affect seniors, long-term care, and how to keep the probate courts away from your money. Lunch will be served.

**Where:** Steak & Ale Restaurant, 27590 Orchard Lake Road, Farmington Hills, MI

**More Information:** Mitchell R. McCann, 248-488-9000

**12:00 pm - 3:00 pm**

**The Fundamentals of Budgeting**

*Open to Bedford High*

*School Students only.*

Sponsored by Monroe County Community Credit Union. Featured Speaker Lori McCloud and Credit Union staff will visit Bedford High School to teach freshmen economics students about the fundamentals of budgeting.

**Where:** Bedford High School, 8285 Jackman Road, Temperance, MI

**More Information:** Lori McCloud, 734-242-0414, ext. 106.

**1:00 pm - 2:00 pm**

**Charge it Right—How to Make a Credit Card Work for You**

*By invitation only.*

Sponsored by Standard Federal Bank. Featured Speaker Simeon Hill, Community Development Officer at Standard Federal Bank, will provide an overview of credit

cards and how to use them wisely.

**Where:** Philip Randolph Career Technical Center, 17101 Hubbell, Detroit, MI

**More Information:** Simeon Hill, 248-637-2532

**1:00 pm - 2:30 pm**

**Loan Applications/Decision Making**

*By invitation only.*

Sponsored by Communicating Arts Credit Union. Featured Speaker Hank Hubbard, CEO of Communicating Arts Credit Union, will conduct this comprehensive course designed to graduate a financially savvy generation of borrowers.

**Where:** Golightly Career and Technical Center, 900 Dickerson, Detroit, MI

**More Information:** Hank Hubbard, 313-965-8640

**4:00 pm - 5:00 pm**

**Pay Yourself First—Why You Should Save, Save, Save!**

*By invitation only.*

Sponsored by Standard Federal Bank. Featured Speaker Simeon Hill, Community Development Officer at Standard Federal Bank, will discuss the advantages of having a sound savings plan.

**Where:** Resurrection of Youth and Community Outreach Agency, 533 Salliotte, Ecorse, MI

**More Information:** Simeon Hill, 248-637-2532

**5:15 pm - 6:00 pm**

**Finance Faculty Forum**

*Free and open to the public.*

Sponsored by Walsh College. Featured Speaker Ted Lakkides will discuss three perspectives on financial planning.

**Where:** Walsh College - Troy Campus, 3838 Livernois, Troy, MI (map available at [www.walshcollege.edu](http://www.walshcollege.edu))

**More Information:** Rachel Brown, 248-823-1329

**5:30 pm - 6:30 pm**

**Re-Building Your Credit**

*By invitation only.*

Sponsored by Southeast Michigan State Employees Federal Credit Union. Featured Speakers Martin Hansen, Thomas Oleksik, and Karen Wilson. This seminar will focus on credit reports—what's in them, how to read them, and how to dispute an error. Attendees will come away with a working knowledge of credit reports as well as tips for staying on top of their credit.

**Where:** Southeast Michigan State Employees Federal Credit Union, 17135 W. 10 Mile Road, Southfield, MI

**More Information:** Martin Hansen, 248-557-2406

**6:00 pm - 7:00 pm**

**Credit Drives America**

*Free and open to the public.*

Sponsored by Ford Motor Credit and Focus: HOPE. Featured Speaker Nabil Raad from Ford Credit will present the importance of credit and how to establish and maintain good credit.

**Where:** Focus: HOPE Center for Advanced

Technologies Conference Center, 1400 Oakman Blvd., Detroit, MI

**More Information:** Debbie Fischer, 313-494-4306

**6:00 pm - 7:30 pm**

**Understanding Basic**

**Investment Principles**

*Free and open to the public.*

Sponsored by the University of Michigan - Dearborn School of Management. Featured Speaker Anne Bannister from TIAA-CREF will review some simple strategies and concepts needed to make sound investment decisions. The program also includes discussion about basic types of investments, balancing risk and return, and establishing and prioritizing your goals.

**Where:** University of Michigan - Dearborn, School of Management, Room 148, Fairlane Center South, 19000 Hubbard Drive, Dearborn, MI

**More Information:** Michael Foran, 313-593-5286

E-mail: [mforan@umd.umich.edu](mailto:mforan@umd.umich.edu)

**6:00 pm - 8:00 pm**

**Youth Lending and Checking Seminar**

*Free and open to the public.*

*First come, first served.*

Sponsored by Macomb Schools & Government Credit Union. Featured Speakers Lisa Peace and Susan Hamlett will educate young people ages 16 - 18 about the basics of borrowing, checking accounts, and debit cards.

**Where:** Macomb Schools & Government Credit Union, 40400 Garfield, Clinton Township, MI

**More Information:** Lisa Pionk, 586-263-8800, ext. 825

**6:00 pm - 8:00 pm**

**Getting Into the Financial Game—**

**Session I Adults**

*Free and open to the public. Limited space! Register by calling 313-256-8400.*

Sponsored by First Independence National Bank and Women ARISE. Featured Speakers Margaret Brown from First Independence National Bank, and Al Lucy Dennis.

Learn how to manage income and stop living from check-to-check, how to save, set goals, and understand credit.

**Where:** 13100 Averhill, Detroit, MI

**More Information:** Margaret Brown, 313-256-8472

**6:00 pm - 8:00 pm**

**Getting Into the Financial Game—**

**Session II Youth**

*Free and open to the public. Limited space! Register by calling 313-256-8400.*

Sponsored by First Independence National Bank and Women ARISE. Featured Speakers Margaret Brown from First Independence National Bank, and Al Lucy Dennis.

Learn how to manage income and stop living from check-to-check, how to save, set goals, and understand credit.

**Where:** 13100 Averhill, Detroit, MI

**More Information:** Margaret Brown, 313-256-8472

**6:00 pm – 9:00 pm**  
**Financial Survival Workshop**  
*Free and open to the public. Please register with MSU Extension at 734-222-3943.*

Sponsored by University of Michigan Credit Union, Washtenaw County Treasurer's Office, and Michigan State University (MSU) Extension. Featured Speaker Kathryn Greiner, Credit Counselor with First of Washtenaw, will help attendees learn how to create a spending, saving, and bill-paying plan. They will learn how to live within their means and still enjoy life and reduce debt. In addition, they will also learn about the real cost of credit, what a credit score means, and how to shop for credit.

**Where:** MSU Extension Offices, 705 N. Zeeb Road, Ann Arbor, MI  
**More Information:** Kathryn Greiner, 734-663-7900

**6:30 pm - 7:30 pm**  
**Employment Skill**  
*Open to Salvation Army residents only.*  
Sponsored by Huntington Bank. Huntington Bank Human Resources representatives will provide information to help develop interviewing skills needed to be successful in today's market.

**Where:** Salvation Army, 24140 Mound Road, Warren, MI  
**More Information:** Jennel Proctor, 586-576-6918  
E-mail: [jennel.proctor@huntington.com](mailto:jennel.proctor@huntington.com)

**7:00 pm - 8:30 pm**  
**Loan to Own**  
*Free and open to the public.*  
Sponsored by Huntington Bank. Featured Speaker Teresa Glantz, Macomb County CRA Associate will help students understand the pros and cons of using installment loans to make purchases, including car loans and consumer installment loans.  
**Where:** Macomb Community College – Fitzgerald Technical Center, 23200 Ryan Road, Warren, MI  
**More Information:** Jennel Proctor, 586-576-6918  
E-mail: [jennel.proctor@huntington.com](mailto:jennel.proctor@huntington.com)

**7:30 pm - 9:00 pm**  
**Planning Ahead for Retirement**  
*Free and open to the public.*  
Sponsored by the University of Michigan – Dearborn School of Management. Featured Speaker Anne Bannister from TIAA-CREF discusses how developing a sound financial strategy for retirement can make a big difference. Get answers to some important questions and begin planning. How much income will you need? Do you need to save more? What income options best fit your situation? Learn how to evaluate your income needs, identify savings gaps, and the importance of examining your asset allocation.

**Where:** University of Michigan – Dearborn, School of Management, Room 150, Fairlane Center South, 19000 Hubbard Drive, Dearborn, MI  
**More Information:** Michael Foran, 313-593-5286  
E-mail: [mforan@umd.umich.edu](mailto:mforan@umd.umich.edu)

**Friday, April 30**

**8:00 am - 10:00 am**  
**Banking Internship Program Announcement and Breakfast**  
*By invitation only.*

Sponsored by Walsh College and the Michigan Bankers Association. Featured Speaker Keith Pretty JD, President of Walsh College. Details about the Banking Internship program will be announced at this special luncheon.

**Where:** Walsh College – Troy Campus, 3838 Livernois, Troy, MI (Map at [www.walshcollege.edu](http://www.walshcollege.edu))  
**More Information:** Jan Hubbard, 248-823-1392

**8:00 am - 2:00 pm**  
**JA Blitz – Campbell Elementary School**  
*CES students and faculty only.*

Sponsored by Junior Achievement, the Federal Reserve Bank, the 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:** Sheila McKean, 313-964-6112  
E-mail: [sheila.mckean@chi.frb.org](mailto:sheila.mckean@chi.frb.org)

**8:30 am - 5:00 pm**  
**JA Job Shadow Day**  
*Walsh college employees and students only.*

Sponsored by Walsh College and Junior Achievement. Participating students will shadow Walsh College staff for the day.

**Where:** Walsh College – Troy Campus, 3838 Livernois, Troy, MI (Map at [www.walshcollege.edu](http://www.walshcollege.edu))  
**More Information:** Robin Benvenuti, 248-823-1242

**9:00 am - 9:45 am**  
**How to Go After and Land That Job**  
*Free and open to the public.*

Sponsored by the University of Michigan – Dearborn School of Management. Featured Speaker Elaine Greene will tell you how to make a powerful first impression with a professionally written resume. Ace an interview by learning how to answer the tough questions. She will also discuss how to search for career opportunities.

**Where:** University of Michigan – Dearborn, School of Management, Room 148, Fairlane Center South, 19000 Hubbard Drive, Dearborn, MI  
**More Information:** Michael Foran, 313-593-5286  
E-mail: [mforan@umd.umich.edu](mailto:mforan@umd.umich.edu)

**9:00 am – 10:00 am**  
**Establishing Credit**  
*Clawson High School students only.*  
Sponsored by Clawson Community Credit Union. Featured Speakers Laura Fry and Josie Stricker will teach Clawson High School students the importance of establishing good credit.

**Where:** Clawson High School, 101 John M. Street, Clawson, MI  
**More Information:** Laura Fry, 248-435-0950, ext. 203

**9:00 am - 5:00 pm**  
**A Penny Saved is a Penny Earned!**  
*Free and open to the public.*  
Sponsored by Huntington Bank. Stop by Huntington Bank's Southfield Office and guess how many pennies are in their special jar. The person with the closest guess wins the jar of pennies. The winner will be announced on Friday, April 30, 2004.  
**Where:** Huntington Bank, Southfield Office, 25309 Evergreen Road, Southfield, MI  
**More Information:** Jennel Proctor, 586-576-6918  
E-mail: [jennel.proctor@huntington.com](mailto:jennel.proctor@huntington.com)

**10:00 am – 11:00 am**  
**Estate and Retirement Planning**  
*Free and open to the public.*  
Sponsored by Victor Whang, Robert W. Baird & Company; and Sanford J. Mall, Mall, Hamilton & Associates, PC. Featured Speaker Sanford J. Mall will present the basics of wills, trusts, legal/financial durable power of attorney and medical (patient advocate designation) power of attorney. Discover how and when they work, what are the things you should look for in each, and find out how to design a plan to meet your needs now and in the future. This basic program will help provide financial security and peace-of-mind for you and your loved ones.

**Where:** Farmington Hills Public Library, 32737 West Twelve Mile Road, Farmington Hills, MI  
**More Information:** Sanford J. Mall, 248-538-1800

**11:00 am – 12:00 pm**  
**The 10 Do's and Don'ts of Investing**  
*Free and open to the public.*  
Sponsored by Victor Whang, Robert W. Baird & Company; and Sanford J. Mall, Mall, Hamilton & Associates, P.C. Featured Speaker Victor Whang will discuss why, to be effective, your financial plan must keep up with the changes in your life. Elders (and their families) face unique challenges in successful investing and this program provides a roadmap for the journey.  
**Where:** Farmington Hills Public Library, 32737 West Twelve Mile Road, Farmington Hills, MI  
**More Information:** Victor Whang, 248-594-9959

**11:00 am - 2:00 pm**  
**Money Matters—How to Keep Track of Your Money**  
*By invitation only.*  
Sponsored by Standard Federal Bank. Featured Speaker Simeon Hill, Community Development Officer at Standard Federal Bank, will discuss the importance of keeping track of your money.  
**Where:** Starfish Family Services, 3000 Hively, Inkster, MI  
**More Information:** Simeon Hill, 248-637-2532

11:15 am - 12:00 pm

**Financial Education Aspects of the Michigan Education Savings Program**

*Free and open to the public.*

Sponsored by The University of Michigan – Dearborn School of Management. Featured Speaker Marc Speiser from Teachers Personal Investors Service, Inc. conducts this program about the Michigan Education Program benefits that go beyond the generic 529 Plan. Learn about the MESP and how it works, the value of a college education, and how to reach your goals.

**Where:** University of Michigan – Dearborn, School of Management, Room 150, Fairlane Center South, 19000 Hubbard Drive, Dearborn, MI

**More Information:** Michael Foran, 313-593-5286

E-mail: [mforan@umd.umich.edu](mailto:mforan@umd.umich.edu)

12:00 pm – 12:30 pm

**Identity Theft: When Bad Things Happen to Your Good Name**

*By invitation only.*

Sponsored by Credit Union One. Featured Speaker Mark Sebastian, Compliance Officer at Credit Union One. It's estimated that identity theft has increased over 200% since 1992, costing consumers millions of dollars annually. This seminar will address the many types of identity theft, how identity theft occurs, how you can minimize your risk, and what steps you can take if you are victimized by identity theft.

**Where:** Compuware World Headquarters, 1 Campus Martius, Detroit, MI

**More Information:** Mary Dwyer, 313-963-2200

12:00 pm – 1:00 pm

**How to Manage the High Cost of Long-Term Care**

*Free and open to the public.*

Sponsored by Nancy Boari, Northwestern Mutual Financial Network; Michael J. Gruley, First Financial Mortgage Corporation; and Sanford J. Mall, Hamilton & Associates, PC. Featured Speaker Sanford J. Mall will discuss planning options you and your loved ones have to help defray the cost of long-term care. The cost of health care—especially long-term health care—can devastate a family's savings. Effective planning can be put into place at virtually any age. This program will provide a clear understanding of how you can protect yourself and your loved ones through proper planning.

**Where:** Farmington Hills Public Library, 32737 West Twelve Mile Road, Farmington Hills, MI

**More Information:** Sanford J. Mall, 248-538-1800

1:00 pm – 2:00 pm

**Long Term Care—Are You Really Prepared?**

*Free and open to the public.*

Sponsored by Nancy Boari, Northwestern Mutual Financial Network; and Sanford J. Mall, Hamilton & Associates, P.C. Featured Speaker Nancy Boari, Long Term Care Specialist. Do you have a long-term care financial plan? Are you relying on Medicare or Medicaid to pay the bill? Find

out what these government programs don't pay for! This program will help you understand the risks you may be taking without proper planning.

**Where:** Farmington Hills Public Library, 32737 West Twelve Mile Road, Farmington Hills, MI

**More Information:** Nancy Boari, 248-244-6067

1:30 pm – 2:30 pm

**Establishing Credit**

*Clawson High School students only.*

Sponsored by Clawson Community Credit Union. Featured Speakers Laura Fry and Josie Stricker will teach Clawson High School students the importance of establishing good credit.

**Where:** Clawson High School, 101 John M. Street, Clawson, MI

**More Information:** Laura Fry, 248-435-0950, ext. 203

2:00 pm – 3:00 pm

**Reverse Mortgages—Questions & Answers**

*Free and open to the public.*

Sponsored by Michael J. Gruley, First Financial Mortgage Corp.; and Sanford J. Mall, Hamilton & Associates, P.C. Featured Speaker Michael J. Gruley. Should a reverse mortgage be part of your financial plan? Elders and their families need to know about the financial planning opportunities presented by reverse mortgages. Learn whether a reverse mortgage is right for you or a loved one.

**Where:** Farmington Hills Public Library, 32737 West Twelve Mile Road, Farmington Hills, MI

**More Information:** Michael J. Gruley, 248-347-7440, ext. 202

2:00 pm – 3:30 pm

**Identity Theft: When Bad Things Happen to Your Good Name**

*Free and open to the public. Seating is limited! RSVP to Mary Dwyer, 313-963-2200.*

Sponsored by Credit Union One. Featured Speaker Mark Sebastian, Compliance Officer at Credit Union One. It's estimated that identity theft has increased over 200% since 1992 costing consumers millions of dollars annually. This seminar will address the many types of identity theft, how identity theft occurs, how you can minimize your risk, and what steps you can take if you are victimized by identity theft.

**Where:** Detroit Public Library, 121 Gratiot, Detroit, MI

**More Information:** Mary Dwyer, 313-963-2200

2:30 pm - 3:30 pm

**Borrowing Basics—An Introduction to Credit**

*By invitation only.*

Sponsored by Standard Federal Bank. Featured Speaker Simeon Hill, Community Development Officer at Standard Federal Bank, will provide an overview of the various types of credit.

**Where:** Goodwill Industries of Detroit, 3111 Grand River Avenue, Detroit, MI

**More Information:** Simeon Hill, 248-637-2532

**The following event is listed for your information. Please call for more details.**

Saturday, April 17

12:00 pm – 3:00 pm

**Economic State of the Union Symposium**

*Free and open to the public.*

Sponsored by Walsh College. Featured Speakers include Prof. Harry Veryser, Jr. Chairman of Finance and Economics-Walsh College; Donald Byrne, Ph.D., Adjunct Walsh College Professor; and David Breuhan, personal financial planner and Walsh College Adjunct Professor. This panel of expert economists will offer perspectives and prognostications on the local, state, and national economy. Their previous predictions have been both controversial and accurate.

**Where:** Walsh College – Troy Campus, 3838 Livernois, Troy, MI

**More Information:** Jan Hubbard, 248-823-1392

E-mail: [jhubbard@walshcollege.edu](mailto:jhubbard@walshcollege.edu)

**In addition, Ford Motor Credit's Field Operations will be holding "Credit Drives America" presentations during the week of April 26<sup>th</sup>. These events are by invitation only, with dates and times to be detailed in the invitation:**

- Sponsored by North Brothers Ford, Westland at Wayne Memorial High School.
- Sponsored by Jack Demmer Automotive Group, Wayne and Dearborn at Divine Child High School.
- Sponsored by Shamrock Ford Lincoln Mercury, Clinton at Clinton High School.
- Sponsored by Shamrock Ford Lincoln Mercury, Clinton at Tecumseh High School. This event will be held during the week of May 3<sup>rd</sup>.
- Sponsored by Mike Dorian Ford, Mt. Clemens at Clintondale High School.
- Sponsored by Stark Hickey Ford, Detroit at Detroit Redford High School.
- Sponsored by Park Motor Sales, Detroit at Highland Park High School.