



FREE Personal Finance Classes in Arlington

REGISTER ONLINE at <http://bit.ly/VCEFinancePrograms>

ABLEnow

- This class will discuss the newly available ABLE 529 savings program for people who became disabled before age 26.
- Save up to \$14,000 a year in an ABLE account without jeopardizing eligibility for federally funded means tested benefits.
- ABLE accounts can be used for disability related expenses Tax-Advantaged

CONTROLLING CLUTTER: Learn how eliminating clutter can save you money

- Not sure how to control all your paper clutter?
- Afraid you are keeping unneeded documents and throwing away important items?
- Can you find what you need when you need it?
- Are your disorganized files costing you money?

Credit Reports: Everything you need to know about

- What is in your Credit Report and Why is it important?
- Credit Report vs Credit Score
- How is your Credit Score calculated?
- How to access your Credit Report for FREE

Financial Scams: Just Say No!

- Workshop to reduce your risk of becoming a victim of a scam or identity theft
- Learn the latest on scams affecting Northern Virginia
- Steps to take if your identity has been stolen

Investing Basics

- Learn how to set investing goals
- What risks are inherent in investing and what is your personal risk tolerance?
- Investment Choices – What's the difference between Stocks and Bonds
- Mutual Funds -- Why Should You Own Them?

Managing Student Loan Debt

- Federal Repayment Plans
- Loan Forgiveness
- What to do when you cannot afford monthly payments
- Tips to find more money

Money 101 for Young Professionals A free 3-week course designed to increase financial knowledge and empower people to make informed financial decisions. Sign up and attend one, two or all three classes.

- Financial Basics
- Salary Negotiation & Student Debt
- Investing for Your Future

Money Talk: A Financial Course for Women

Women have unique financial needs. At some time, most women will be on their own financially. Some never marry, some see their marriages end in divorce, and others outlive their husbands. Learn what you need to take charge of your financial future. Attend one class, all classes or any combination that works for you.

- Financial Basics
- Insurance
- Investing Basics
- Investing for Retirement
- Planning for Future Life Events

SMALL STEPS TO HEALTH AND WEALTH

- Automate good habits with tips from the Virginia Cooperative Extension
- Learn to set achievable health and financial goals
- Get tips on how to commit to making a change

S.M.A.R.T. Goals: Budget for a Purpose

- Learn the S.M.A.R.T. goal method
- How can a Budget/Spending Plan help achieve your dreams?
- Helpful tips and strategies to motivate your savings efforts
- Want to plan for Holiday Expenses and not have a “Debt Hangover” in the New Year?

Savvy Social Security

A class for those people who will be claiming Social Security in 1 to 10 years. This class is not for people who have already claimed and are receiving Social Security benefits. This class will provide attendees with general information on Social Security Retirement Benefits: the difference between starting benefits early at age 62, and Full Retirement Age, and age 70. Discussion will include Considerations for Single, Divorced, Married and Spousal Survivors.

Who Gets Grandma's Yellow Pie Plate: Handing Down Untitled Possessions,

- Learn Key Factors to successfully pass down your personal possessions
- How to include family members in the process
- Consider distribution options and consequences

Youth Financial Simulations: Reality Store/Kids' Marketplace

The **Reality Store** is a real-world money management activity designed specifically for teens. In this simulation activity, teens are introduced to concepts such as making wise financial decisions, considering costs and benefits, using mathematical applications in real life situations, balancing a budget and a bank account, exploring career choices and education, and understanding how lifestyle decisions affect an individual's finances.

The **Kids' Marketplace** is a hands-on educational tool used to introduce elementary students to financial choices while having fun. Students learn how to make good financial decisions, understand the difference between needs and wants, and recognize the importance of math skills in every-day life. The students are given an occupation with their monthly salary. They then get to experience the financial obligations that adults deal with every-day. There are several "booths" set up with volunteers at each for students to visit, the "booths" include Animal Shelter, Bank, Chance, Clothing, Sharing, Fun, Groceries, Medical/Personal, Housing and Transportation.

TAX SEASON - Credit Counseling at Community Tax Aid's Free Tax Prep –

A volunteer will help you access your Credit Report for FREE and offer confidential, one-on-one credit coaching.

- Tuesdays, March 1st, 8th, 15th, 22nd, and 29th from 6 to 7:30pm. Arlington Department of Human Services (Room 169, 2100 Washington Blvd Arlington)
- Wednesdays, March 2nd, 9th, 16th, 23rd, and 30th from 6:30 to 8pm. Alexandria Dept. of Community & Human Services (2525 Mt. Vernon Ave Alexandria, VA 22301, use side entrance on Mt. Ida)
- Saturdays, March 5th, 12th, 19th, and 26th from 9am to 12pm. Alexandria Dept. of Community & Human Services (2525 Mt. Vernon Ave Alexandria, VA 22301, use side entrance on Mt. Ida)

Master Financial Education Volunteer Training

Do you have a passion for sharing your financial knowledge with others? Would you like to give back to your community in a meaningful way? Consider our Master Financial Education Volunteer (MFEV) program and join the ranks of others who have made a difference in others' lives.

- When: Saturdays, May 5, 12 & 19, 2018, 10:00 a.m. to 4:00 p.m. (must attend all days)
- Where: Fairlington Community Center, 3308 S. Stafford St., Arlington, VA 22206
- Application Materials: Contact Meggan Orenstein at mkco214@vt.edu or (703) 228-6421

Free and Open to the Public. Advance registration is requested at
<http://bit.ly/VCEFinancePrograms>

Questions? Please Call (703) 228-6421 or email mkco214@vt.edu