

# FREE Financial Series



**Surviving Today's Economy**      **Wednesday, February 17**      **6:00 – 7:30 PM**  
 Our economy has presented us with some challenging issues. Recovery may not be far away. Being proactive in our personal lives can help us survive a weaker economy as well as thrive in a prosperous environment. This seminar will provide insight into increasing your value as an employee, managing expenses, developing a savings plan, and effectively managing debt. Financial tools and resources are provided to reinforce the benefits of this session.

**Strategies for Eliminating Debt**      **Wednesday, March 3**      **6:00 – 7:30 PM**  
 Many perceive debt as one of the greatest obstacles in their lives. Often, the larger issue is how to manage and eliminate it. This seminar follows a process of identifying and prioritizing debt, reducing expenses and accelerating the repayment of debt through various strategies. Financial tools and resources are provided to reinforce the benefits of this session.

**Your Credit Score**      **Wednesday, March 17**      **6:00 – 7:30 PM**  
 Your credit score impacts several areas of your life. It can be the key to finding a good job, obtaining favorable interest rates on loans and paying preferred insurance premiums. This seminar covers how a credit score is determined, the various credit agencies, and credit scoring models and how you can improve your score. This seminar is a must for those who want to maximize their purchasing power. Resources are provided to reinforce the benefits of this session.

**Building a Basic Budget**      **Wednesday, March 31**      **6:00 – 7:30 PM**  
 Financial success begins with controlling your personal finances. Having a plan in place for managing your finances allows you to build savings, effectively manage expenses, maximize your income and reduce your debt. This seminar looks at 5 steps to building a successful budget that puts you in control to reach your financial goals. Financial tools and resources are provided to reinforce the benefits of the session.

**The Psychology of Spending**      **Wednesday, April 14**      **6:00 – 7:30 PM**  
 What drives us to spend? The media, advertising, society and family can all impact our spending behavior. Our personalities can also shape our spending patterns. This seminar takes an in-depth look at how these factors drive our spending patterns. Managing these areas is also covered. Managing our spending behavior allows us to economically spend and acquire the things we want. Financial tools and resources are provided to reinforce the benefits of the session.

**Identity Theft**      **Wednesday, April 28**      **6:00 – 7:30 PM**  
 What would you do if you found out your identity had been compromised? Identity theft is one of the fastest growing crimes. Can we reduce our chances of becoming a victim? This seminar covers the statistics relating to identity theft, the perpetrators, and the types of identity theft, prevention and recovery. This session also addresses awareness for online users.

*Presented by*



*Please register through the Virginia Credit Union*

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**The Financial Series classes meet in the Workforce Center, room 105-B**