

Airman & Family Readiness March – December 2010

You Are Driving Me CRAZY! Stop That!

March 8 – 6 – 7 p.m.

This presentation explores the motivation to choose anger over other responses and offers techniques for managing anger as well as the proper way to calm an angry person. For more information call 677-6930.

Calm Mind, Peaceful Heart

March 22 – 6 – 7 p.m.

This presentation explores strategies for enhanced mental and physical longevity and healthy living. It also takes a look at the effect stress can have on a body and overall well-being and offers tips for reducing stress. For more information call 677-6930.

Single Again! You Gotta Be Kidding

April 5 – 6 – 7 p.m.

This presentation addresses the inevitable: change, and focuses on different coping mechanisms that can create a smooth transition. For more information call 677-6930.

Identity Theft

March 10 – 11 a.m. – 12 p.m.

Identity Theft – Who's Got Your Number? Seminar material covers:

- What ID theft is
- How crooks get your personal information
- When you have to give a Social Security, and when you don't
- How to minimize risk of ID theft—online and offline
- Tips to protect yourself from phishing attacks
- Warning signs that you might be a victim of ID theft
- What to do if you're a victim and where to get help

Please call 677-6930 or go online to pre-register for this class

Take the Wheel: Guide to Car Buying

April 14 – 11 a.m. – 12 p.m.

Take the Wheel: Get the Best Car Deal seminar material covers how to:

- Determine how much car you can afford
- Use a car inspection and test-drive checklist
- Deal with dealers
- Negotiate the best car price
- Decipher financing options and warranties
- Save on car insurance
- Find help if you have problems

Please call 677-6930 or go online to pre-register for this class.

Basic Budgeting

May 12 – 11 a.m. – 12 p.m.

Build a Basic Budget – The 5-Step Spending Plan seminar material covers:

- Understand steps to set up a spending plan
- Identify spending leaks
- Track spending and find ways to wave
- Set short- and long-term financial goals
- Audit progress and revise goals
- Use financial tools to reach goals

Please call 677-6930 or go online to pre-register for this class.

Basic Investing

June 9 – 11 a.m. – 12 p.m.

Investing Basics: 10 Steps for Beginners seminar material covers:

- Basic investing principles (risk, return, diversification)
- Risk level of different investment vehicles
- Investment strategies such as dollar cost averaging

- Rule of 72
- Mistakes investors make
- How inflation and taxes affect your investment dollar
- How to evaluate different investment products

NOTE: This seminar is for the beginning investor.

Please call 677-6930 or go online to pre-register for this class.

Organizing Your Finances

July 14 – 11 a.m. – 12 p.m.

Get it Together: Organize Your Financial Records seminar material covers:

- How to determine what documents to keep
- Cost of NOT getting organized
- Why some record keeping systems fail
- How long to keep records
- Where to keep records
- Tips for getting and staying organized

Please call 677-6930 or go online to pre-register for this class.

Take Charge: Wise Use of Credit Cards

August 11 – 11 a.m. – 12 p.m.

Take Charge – Wise Use of Credit Cards seminar material covers:

- The benefits and costs of credit
- How to evaluate credit card offers
- How to get and read your credit report
- What a credit score is and how to get it
- How to avoid credit card fraud
- How to cancel unused credit cards
- How to build a good credit history

Please call 677-6930 or go online to pre-register for this class.

Identity Theft

September 8 – 11 a.m. – 12 p.m.

Identity Theft – Who's Got Your Number? Seminar material covers:

- What ID theft is
- How crooks get your personal information
- When you have to give a Social Security, and when you don't
- How to minimize risk of ID theft – online and offline
- Tips to protect yourself from phishing attacks
- Warning signs that you might be a victim of ID theft
- What to do if you're a victim and where to get help

Please call 677-6930 or go online to pre-register for this class.

Take the Wheel: Guide to Car Buying

October 13 – 11 a.m. – 12 p.m.

Take the Wheel: Get the Best Car Deal seminar material covers how to:

- Determine how much car you can afford
- Use a car inspection and test-drive checklist
- Deal with dealers
- Negotiate the best car price
- Decipher financing options and warranties
- Save on car insurance
- Find help if you have problems

Please call 677-6930 or go online to pre-register for this class.

Basic Budgeting

November 17 – 11 a.m. – 12 p.m.

Build a Basic Budget – The 5-Step Spending Plan seminar material covers:

- Understand steps to set up a spending plan
- Identify spending leaks
- Track spending and find ways to wave

- Set short- and long-term financial goals
- Audit progress and revise goals
- Use financial tools to reach goals

Please call 677-6930 or go online to pre-register for this class.

Basic Investing

December 8 – 11 a.m. – 12 p.m.

Investing Basics: 10 Steps for Beginners seminar material covers:

- Basic investing principles (risk, return, diversification)
- Risk level of different investment vehicles
- Investment strategies such as dollar cost averaging
- Rule of 72
- Mistakes investors make
- How inflation and taxes affect your investment dollar
- How to evaluate different investment products

NOTE: This seminar is for the beginning investor.

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