

Money Smart Week Events - DeKalb, Lee & LaSalle Counties

April 22, 2017

Session Title: Investing in the Community: NIU Cares Day

Hosted by: NIU's Student Involvement and Leadership Development

Time: 9:00 am - 12:00 noon

Location: NIU, Chick Evans Field House (corner of Lucinda and N. Annie Glidden, DeKalb, IL 60115)

NIU Cares Day is a campus-wide day of community service. Volunteers comprised of NIU students, faculty, staff and alumni come together once a year to complete projects that benefit DeKalb County's not-for-profit organizations and community agencies as a way of thanking the community for their support of the institution and its mission. Kickoff will be held in the Chick Evans Field House. Volunteers will need to provide their own transportation to project sites.

Session Title: Children's Big Read: Money Smart Story Time (Sycamore)

Presenter: Jayeeta Chowdhury-Woodstrup, Illinois Extension

Time: 10:00 am - 11:00 am

Location: Sycamore Public Library, 103 E. State Street, Sycamore, IL 60178

It's the Money Smart Week Big Read – a statewide celebration of financial literacy just for kids. From 10:00 a.m. to 11:00 a.m. Saturday, April 22, the Sycamore Public Library will host a story time and craft that for ages 5 years and up, and will feature the statewide Big Read book, *Money Doesn't Grow on Trees* by St. Louis author Deletra Hudson. Jayeeta Chowdhury-Woodstrup from the Illinois Extension Office will be reading. The first 10 children to arrive at the event will receive a free copy of the book! This free event is open to children of all ages and no registration is required.

Session Title: Children's Big Read: Money Smart Story Time (DeKalb)

Presenter: Gavin Wilson, Country Financial

Time: 10:00 am - 11:00 am

Location: DeKalb Public Library, 309 Oak Street, DeKalb, IL 60115

It's the Money Smart Week Big Read – a statewide celebration of financial literacy just for kids. From 10:00 a.m. to 11:00 a.m. Saturday, April 22, the DeKalb Public Library will host a story time and craft that will feature the statewide Big Read book, *Money Doesn't Grow on Trees* by St. Louis author Deletra Hudson. Gavin Wilson from Country Financial will read stories and bring along his puppet friend to help! Following the story time, the children can enjoy a fun money craft to take home, along with a bookmark. The first 10 children to arrive at the event will receive a free copy of the book! This free event is open to children of all ages and no registration is required.

Session Title: Investing in the Earth: Earth Day Meets Money Smart Week

Hosted By: NIU's Center for Economic Education, Judith Dymond

Time: 12:00 noon - 2:00 pm

Location: DeKalb Public Library, Story & Activity Room, 309 Oak Street, DeKalb, IL 60115

Join economics professor Tammy Batson and current NIU students to learn about ways we can help the environment that make good economic sense! We'll also be making the old new again by using recycled materials to make art. Everyone who attends will receive a free giveaway! This program is FREE and open to all, no registration required! It is intended for children aged 5-12 years. For additional information, please contact Judith at jdymond@niu.edu or at (779) 777-7713.

April 22, 2017

Session Title: How Do You Eat Healthy on a Budget?

Presenter: Dr Peggy Marchini, RDN, CDE, KishHealth System Diabetes Education Center

Time: 12 noon - 1:00pm

Location: Opportunity House Workshop, 202 Lucas Street, Sycamore, IL 60178

When money is tight and time is short, it may seem difficult to maintain a healthy diet. But mealtime doesn't have to be costly, complicated, or unhealthy. Eating right can be affordable, convenient and nutritious. Learn practical ways how you can still eat healthy on a budget. Save money, save time and save your health by incorporating these tips and make them into habits. There will be handouts with recipes and resources to further enhance your skills.

April 23, 2017 - *no sessions*

April 24, 2017

Session Title: Geocache for College Cash @ Kishwaukee College

Hosted By: Kishwaukee College

Time: April 24, 2017 - April 28, 2017

Location: Kishwaukee College, 21193 Malta Road, Malta, IL 60150

GeoCache for College Cash is a contest that operates similar to a scavenger hunt. Using a smart phone or tablet, players read and respond to quiz questions for a chance to win prizes. This fun campus event features personal finance info every student should know. Prizes include chance to win \$1,500 scholarship, as well as gift cards and swag.

Session Title: Community Resource Fair @ Kishwaukee College

Hosted By: Kishwaukee College

Time: 10:00 am - 1:00 pm

Location: Kishwaukee College, Library Atrium, 21193 Malta Road, Malta, IL 60150

Our Money Smart Week Resource Fair will include a number of local organizations that assist community members in different ways providing information in a vendor fair style.

Session Title: Geocache for College Cash @NIU

Hosted By: NIU's Financial Cents Program

Time: 11:00 am - 2:00 pm

Location: Holmes Student Center - Ellington's/Info Desk Area - Northern Illinois University

The "GeoCache for College Cash" is based on the popular outdoor geocaching concept, a scavenger-hunt type game. Instead of locating and taking objects, players leave proof they found information - about personal finance topics every college student should understand. Students will start this scavenger-hunt at the Financial Cents table located in the Holmes Student Center and can participate during posted hours from 4/24-4/28. Students will be competing for prizes and possible scholarship money.

April 24, 2017

Session Title: Understanding Your Credit Score @NIU

Presenter: First National Bank

Time: 11:00 am - 1:00 pm

Location: Northern Illinois University, Holmes Student Center Bus Turnaround, 340 Carroll Ave (West Side), DeKalb, IL 60115

Your credit score may be one of the most important numbers you have in life! Join us at this informal session to find out what's contained in your credit report, how credit bureau information generates a score and the impact it may have on getting a loan. Plus, you'll have an opportunity to speak with professionals about how your credit score can work for you.

Session Title: What Do You Know, About What You Owe? @Kishwaukee College

Presenter: Heartland Bank

Time: 12:00 pm - 1:00 pm

Location: Kishwaukee College - Room C1130, 21193 Malta Rd, Malta, IL 60150

Need help with debt management? Or do you need some information to make better decisions about credit and debt? Heartland Bank will discuss credit and debt management; what is important to know, how to get out of debt, and being smart about credit and debt.

Session Title: Medicare Monday

Hosted By: Elder Care Services (ECS)

Time: 1:00 pm- 3:00 pm

Location: Elder Care Services - 1701 E. Lincoln Hwy., DeKalb, IL 60115

ECS offers FREE professional assistance on your Medicare needs and questions. Our staff is trained and certified on Senior Health Insurance Programs and can help you navigate the Medicare system so it makes sense to you. Our professionals' only goal is to help you find the best plan with the greatest savings that also meets your medical needs! Our walk-in hours are Mondays from 1pm-3pm. Can't make it on Monday, call us (815-758-6550) and we will schedule an appointment with you!

Session Title: The Dave Ramsey Show

Hosted By: Dave Ramsey

Time: 1:06 pm

Location: Airs on WLBK (98.9 FM and 1360 AM)

More than 20 years ago, Dave took to the air to share practical answers for life's tough money questions. What started as a local show on one radio station in Nashville soon spread nationwide. Today, The Dave Ramsey Show is on more than 500 radio stations from coast to coast with more than 8 million listeners, but Dave's message hasn't changed. It's still as practical and common-sense as ever.

Session Title: The Dave Ramsey Show

Hosted By: Dave Ramsey

Time: 2:06 pm

Location: Airs on WLBK (98.9 FM and 1360 AM)

More than 20 years ago, Dave took to the air to share practical answers for life's tough money questions. What started as a local show on one radio station in Nashville soon spread nationwide. Today, The Dave Ramsey Show is on more than 500 radio stations from coast to coast with more than 8 million listeners, but Dave's message hasn't changed. It's still as practical and common-sense as ever.

April 24, 2017

Session Title: The Dave Ramsey Show

Hosted By: Dave Ramsey

Time: 3:06 pm

Location: Airs on WLBK (98.9 FM and 1360 AM)

More than 20 years ago, Dave took to the air to share practical answers for life's tough money questions. What started as a local show on one radio station in Nashville soon spread nationwide. Today, The Dave Ramsey Show is on more than 500 radio stations from coast to coast with more than 8 million listeners, but Dave's message hasn't changed. It's still as practical and common-sense as ever.

Session Title: The Clark Howard Show

Hosted By: Clark Howard

Time: 4:06 pm

Location: Airs on WLBK (98.9 FM and 1360 AM)

Clark Howard is a consumer expert whose goal is to help you keep more of the money you make. His national radio show and website show you ways to save more, spend less and avoid getting ripped off. "Save more and spend less" is more than just a motto for Clark; it's a way of life. As a successful lifelong entrepreneur, media star and best-selling author, the Atlanta-based "consumer champion" is dedicated to helping Americans of all means get ahead in life.

Session Title: The Clark Howard Show

Hosted By: Clark Howard

Time: 5:06 pm

Location: Airs on WLBK (98.9 FM and 1360 AM)

Clark Howard is a consumer expert whose goal is to help you keep more of the money you make. His national radio show and website show you ways to save more, spend less and avoid getting ripped off. "Save more and spend less" is more than just a motto for Clark; it's a way of life. As a successful lifelong entrepreneur, media star and best-selling author, the Atlanta-based "consumer champion" is dedicated to helping Americans of all means get ahead in life.

Session Title: The Essentials of Estate Planning

Hosted By: Joseph P. Walsh, MBA, CFP, CFA, President & CEO - Walsh & Associates, Ltd.

Time: 6:00 pm - 8:00 pm

Location: DeKalb Public Library ~ Zimmerman Meeting Room - 309 Oak Street, DeKalb, IL 60115

Estate planning is essential to everyone's lifelong plan, it is not just for the wealthy. It involves not only passing on assets such as real estate, personal property, and financial assets, but also planning for others to make decisions for you, should you become incapacitated or die. A well-thought out estate plan can help you provide for loved ones while managing taxes and ensuring that your wishes are carried out. Estate planning is the key to making sure that everything you work for is passed on according to your wishes. These are difficult decisions, but if you don't make them, a court will.

*** RSVP is requested. Please call 941-952-1188 or email Kelly.Holleran@lpl.com***

Securities Offered through LPL Financial Member FINRA / SIPC. Financial Planning and investment advice offered through Walsh & Associates, a registered investment advisor and separate entity from LPL Financial.

April 24, 2017

Session Title: Put your Retirement Plan to work ** Private Event **

Hosted by: Target/Edward Jones ~ Heather Hilleshiem

Time: 5:15 pm - 6:00 pm

Location: Target DC

This session for Target team members will explore ways to best put their retirement plans to work, and effectively plan for the future.

Session Title: The Clark Howard Show

Hosted By: Clark Howard

Time: 6:06 pm

Location: Airs on WLBK (98.9 FM and 1360 AM)

Clark Howard is a consumer expert whose goal is to help you keep more of the money you make. His national radio show and website show you ways to save more, spend less and avoid getting ripped off. "Save more and spend less" is more than just a motto for Clark; it's a way of life. As a successful lifelong entrepreneur, media star and best-selling author, the Atlanta-based "consumer champion" is dedicated to helping Americans of all means get ahead in life.

Session Title: Put your Retirement Plan to work ** Private Event **

Hosted by: Target/Edward Jones ~ Heather Hilleshiem

Time: 6:00 pm - 6:45 pm

Location: Target DC

This session for Target team members will explore ways to best put their retirement plans to work, and effectively plan for the future.

April 25, 2017

Session Title: Geocache for College Cash @ Kishwaukee College

Hosted By: Kishwaukee College

Time: April 24, 2017 - April 28, 2017

Location: Kishwaukee College, 21193 Malta Road, Malta, IL 60150

GeoCache for College Cash is a contest that operates similar to a scavenger hunt. Using a smart phone or tablet, players read and respond to quiz questions for a chance to win prizes. This fun campus event features personal finance info every student should know. Prizes include chance to win \$1,500 scholarship, as well as gift cards and swag.

Session Title: Retirement and Estate Strategies

Hosted By: Shawn Blobaum ~ Thrivent Financial

Time: 10:00 am - 11:00 pm

Location: Saint Paul the Apostle Catholic Church, 340 W. Arnold Rd, Sandwich, IL 60548

*** RSVP is requested. Please call 708-326-4750 or e-mail rachel.thomas@thrivent.com ***

Finance professionals will share strategies on: How to accumulate and distribute money for retirement, how to pass on money to heirs or charities in a tax-wise manner, how to Increasing the probability of investment success, tips for multigenerational IRA planning...and more! This event is hosted by Thrivent Financial. Refreshments will be served.

April 25, 2017

Session Title: Social Security Retirement Planning: It's Never Too Early or Too Late to Start Planning

Presenter: Social Security Administration

Time: 10:00 am - 11:30 am CST

Location: Online Webinar

There are many factors to consider when deciding when to start receiving your Social Security benefits. SSA Public Affairs Specialist, Charo Boyd, will provide an interactive webinar explaining retirement, spouse, and survivors benefits. Log in from your smart phone, tablet, or computer and begin planning for your "Someday" now. Register to attend at <https://attendee.gotowebinar.com/rt/6272735108852379650>

Session Title: Geocache for College Cash @NIU

Hosted By: NIU's Financial Cents Program

Time: 11:00 am - 2:00 pm

Location: Holmes Student Center - Ellington's/Info Desk Area - Northern Illinois University

The "GeoCache for College Cash" is based on the popular outdoor geocaching concept, a scavenger-hunt type game. Instead of locating and taking objects, players leave proof they found information - about personal finance topics every college student should understand. Students will start this scavenger-hunt at the Financial Cents table located in the Holmes Student Center and can participate during posted hours from 4/24-4/28. Students will be competing for prizes and possible scholarship money.

Session Title: Understanding Your Credit Score @NIU

Presenter: First National Bank

Time: 11:00 am - 1:00 pm

Location: Northern Illinois University, Holmes Student Center Bus Turnaround, 340 Carroll Ave (West Side), DeKalb, IL 60115

Your credit score may be one of the most important numbers you have in life! Join us at this informal session to find out what's contained in your credit report, how credit bureau information generates a score and the impact it may have on getting a loan. Plus, you'll have an opportunity to speak with professionals about how your credit score can work for you.

Session Title: Social Security Retirement Planning -- It's Never too early or late to start Planning!

Presenter: Social Security Administration

Time: 10:00 am - 11:30 am CST

Location: Online Webinar

There are many factors to consider when deciding when to start receiving your Social Security benefits. SSA Public Affairs Specialist, Charo Boyd, will provide an interactive webinar explaining retirement, spouse, and survivors benefits. Log in from your smart phone, tablet, or computer and begin planning for your "Someday" now. Register to attend at <https://attendee.gotowebinar.com/rt/6272735108852379650>

Session Title: FREE Tax Preparation

Hosted by: Financial Cents

Time: 11:30 am - 7:00 pm

Location: Holmes Student Center

Financial Cents will be offering free income tax preparation and filing sites in conjunction with the IRS and Northern Illinois University. The meeting room is the Gallery Lounge in NIU's Holmes Student Center at 600 Lucinda Ave in DeKalb, IL. Preparers are available on Tuesdays from 11:30 am to 7:00 pm.

April 25, 2017

Session Title: Banking Basics and Mortgages ~ PRIVATE EVENT

Hosted by: Mark Lenaway

Time: 12:00 pm - 1:00 pm

Location: Northern Illinois University, Chandelier Room, 1425 W Lincoln Hwy, DeKalb, IL 60115

Money Smart Week is a terrific way to learn more about managing your money. And, to help you start planning your financial future, we'll be hosting a series of financial education seminars in the Chicago area all week long!

Session Title: Understanding Credit Reports and Scores

Hosted by: Apprisen: Listen & Learn Online

Time: 12:00 pm - 1:00 pm

Location: Online Webinar

Do you need to improve your personal finances? *Apprisen* wants to empower your financial future through the convenience of online learning. Our Listen and Learn...Online seminar series will give you the information you need on a wide variety of timely and important topics, delivered directly to your computer or mobile device. Each topic is delivered by one of our certified financial counselors in less than an hour. From basics like budgets and savings to more advanced topics such as credit reports and credit scores, we have you covered. That means you can take positive steps to improve your personal finances quickly and easily. Take charge of your credit identity by learning:

- How to access your report
- What's a credit report and credit score
- How does information get reported
- How you can dispute information on your report
- How your credit report and score can help you build a strong credit identity
- How knowledge of your credit report will help with ID theft prevention

Register Here: <https://attendee.gotowebinar.com/register/8884834986891806211>

Session Title: Foreclosure Basics

Hosted by: Teagen Lefere, MSU Extension Program Instructor specializing in Financial and Homeownership Education

Time: 12:00 pm - 1:00 pm

Location: Online Webinar

Log on from the comfort of your own home or convenient place with Internet. While foreclosure rates have declined somewhat during recent years, the issue is not over and many households are still facing foreclosure. This webinar will describe the options to keep, sell or let foreclosure happen. National mortgage pre-foreclosure regulations and the timeline from the Consumer Financial Protection Bureau (CFPB) will be explained. Additional topics will include a Michigan Foreclosure Timeline, steps in foreclosure prevention, what is in a Workout Package, the impact of foreclosure has on credit reports, where to find a HUD certified Housing Counselor and other local resources. Register here:

<https://events.anr.msu.edu/event.cfm?eventID=57AA3F1C525BFB70>

Registration is required for materials. Materials will be emailed to participant prior to session.

April 25, 2017

Session Title: The Dave Ramsey Show

Hosted By: Dave Ramsey

Time: 1:06 pm

Location: Airs on WLBK (98.9 FM and 1360 AM)

More than 20 years ago, Dave took to the air to share practical answers for life's tough money questions. What started as a local show on one radio station in Nashville soon spread nationwide. Today, The Dave Ramsey Show is on more than 500 radio stations from coast to coast with more than 8 million listeners, but Dave's message hasn't changed. It's still as practical and common-sense as ever.

Session Title: Breaking the Broke College Student Stereotype

Hosted by: Chonce Maddox

Time: 1:30 pm - 2:30 pm

Location: Kishwaukee College- Room C1130, 21193 Malta Road, Malta, IL 60150

Ready to stop being broke and stressing about money? Learn how to budget, save, earn more and manage your money properly to take control your financial future

Session Title: Preparing for Retirement and Financial Emergencies

Hosted by: Gavin Wilson, Country Financial & Kim Barrios, American Family Insurance

Time: 2:00 pm - 3:00 pm

Location: Oak Crest Retirement Center, Little Theatre, 2944 Greenwood Acres Dr, DeKalb, IL 60115

Join these two local professionals for tips and tricks to help you prepare for retirement and offer information, strategies, and steps you can take if you or your family are faced with a financial emergency.

Session Title: Preparing Your Estate Plan

Hosted by: Heritage Woods/Edward Jones ~ Heather Hilleshiem

Time: 2:00 pm - 3:00 pm

Location: Heritage Woods, DeKalb

This session will guide participants in making estate planning decisions for themselves and their families.

Session Title: Retirement and Estate Strategies

Hosted By: Shawn Blobaum ~ Thrivent Financial

Time: 2:00 pm - 3:00 pm

Location: St John's Lutheran Church, 235 S Green Street, Somonauk, IL 60552

*** RSVP is requested. Please call 708-326-4750 or e-mail rachel.thomas@thrivent.com ***

Finance professionals will share strategies on: How to accumulate and distribute money for retirement, how to pass on money to heirs or charities in a tax-wise manner, how to Increasing the probability of investment success, tips for multigenerational IRA planning...and more! This event is hosted by Thrivent Financial. Refreshments will be served.

April 25, 2017

Session Title: The Dave Ramsey Show

Hosted By: Dave Ramsey

Time: 2:06 pm

Location: Airs on WLBK (98.9 FM and 1360 AM)

More than 20 years ago, Dave took to the air to share practical answers for life's tough money questions. What started as a local show on one radio station in Nashville soon spread nationwide. Today, The Dave Ramsey Show is on more than 500 radio stations from coast to coast with more than 8 million listeners, but Dave's message hasn't changed. It's still as practical and common-sense as ever.

Session Title: So I Owe Money...Now What? The Basics of Credit Scores, Debt Collection and How To Rebuild Credit

Hosted by: Prairie State Legal Services

Time: 3:00 pm - 4:00 pm

Location: Lee County Council on Aging, 100 West 2nd Street, Dixon, IL 61021

Many people do not understand the importance of credit scores and credit history until it is too late and they are caught in a high interest loan or are denied credit. Staff from *Prairie State Legal Services* will lead a session discussing the basics of what a credit score is and why it is important to have good credit. You will also learn how to obtain a copy of your credit reports and how to fix errors on the credit reports. We will offer some practical tips on how to rebuild credit. We will also explain the debt collection process and when a bankruptcy may be needed.

Session Title: The Dave Ramsey Show

Hosted By: Dave Ramsey

Time: 3:06 pm

Location: Airs on WLBK (98.9 FM and 1360 AM)

More than 20 years ago, Dave took to the air to share practical answers for life's tough money questions. What started as a local show on one radio station in Nashville soon spread nationwide. Today, The Dave Ramsey Show is on more than 500 radio stations from coast to coast with more than 8 million listeners, but Dave's message hasn't changed. It's still as practical and common-sense as ever.

Session Title: How to Be Financially Savvy in College

Hosted by: Lauren Rusnak, Campus Recruiter, Northwestern Mutual

Time: 3:40 pm - 4:30 pm

Location: NIU, Founders Memorial Library, 217 Normal Road, Dekalb, IL 60115

Enjoy free pizza while you learn how to identify your financial planning personality, areas you can work on while still in college, what to look for during your career search, and actions you can take today to control your financial future. For more information on this session, please contact Kathy Ladell at kladell@niu.edu

Session Title: Money Matters

Hosted By: First Midwest Bank

Time: 4:00 pm - 5:00 pm

Location: First Midwest Bank, 230 W State St, Lower Level, Sycamore, IL 60178

This informative session will list the steps for setting financial goals, teach you how to track spending habits and prepare a personal spending plan to estimate monthly income & expenses, identify ways to decrease spending and increase income, and share tools to help manage your bills. Session will include helpful handouts to take home with you.

April 25, 2017

Session Title: The Clark Howard Show

Hosted By: Clark Howard

Time: 4:06 pm

Location: Airs on WLBK (98.9 FM and 1360 AM)

Clark Howard is a consumer expert whose goal is to help you keep more of the money you make. His national radio show and website show you ways to save more, spend less and avoid getting ripped off. "Save more and spend less" is more than just a motto for Clark; it's a way of life. As a successful lifelong entrepreneur, media star and best-selling author, the Atlanta-based "consumer champion" is dedicated to helping Americans of all means get ahead in life.

Session Title: Become a Homeowner! Learn about Down Payment Assistance Programs

Hosted By: First Midwest Bank

Time: 5:00 pm - 6:00 pm

Location: First Midwest Bank, 230 W State St, Lower Level, Sycamore, IL 60178

First Midwest Bank's Residential Lenders will be discussing mortgage products that provide assistance to those purchasing a home or homeowners who want to refinance and are "under water." The down payment assistance programs are not limited to first-time homeowners. Topics to be covered are: IHDA 1st Home Illinois, IHDA @Home Illinois, Illinois Assist, I-Refi, and DPP. With the Spring season upon us, now is the time to get pre-qualified so you can own a home!

Session Title: The Clark Howard Show

Hosted By: Clark Howard

Time: 5:06 pm

Location: Airs on WLBK (98.9 FM and 1360 AM)

Clark Howard is a consumer expert whose goal is to help you keep more of the money you make. His national radio show and website show you ways to save more, spend less and avoid getting ripped off. "Save more and spend less" is more than just a motto for Clark; it's a way of life. As a successful lifelong entrepreneur, media star and best-selling author, the Atlanta-based "consumer champion" is dedicated to helping Americans of all means get ahead in life.

Session Title: Approaching Retirement on TRS or SURS

Hosted by: Walsh and Associates

Time: 6:00 pm - 8:00 pm

Location: Yusunas Meeting Room, DeKalb Public Library, 309 Oak St, DeKalb, IL 60115

Are you worried about the Illinois state budget and the impact on TRS and SURS? Putting together a solid savings plan for your future and developing a clear understanding of your retirement benefits is one of the best strategies to ensure a confident, enjoyable retirement. We will review the "Windfall Elimination Provision" and "Government Pension Offset" that affects pensioners past Social Security benefits and how they are calculated. We will introduce strategies that are only available to Teachers Retirement System and the State University Retirement System participants. These strategies may mean more money to you and your family --- If you are anywhere near retirement, now is the perfect time to sign up for this class.

*** RSVP is requested. Please call 941-952-1188 or email Kelly.Holleran@lpl.com ***

Securities Offered through LPL Financial Member FINRA / SIPC. Financial Planning and investment advice offered through Walsh & Associates, a registered investment advisor and separate entity from LPL Financial.

This presentation was created for educational and informational purposes only and is not intended as ERISA, tax, legal or investment advice. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own separate from this educational presentation.

Session Title: The Clark Howard Show

Hosted By: Clark Howard

Time: 6:06 pm

Location: Airs on WLBK (98.9 FM and 1360 AM)

Clark Howard is a consumer expert whose goal is to help you keep more of the money you make. His national radio show and website show you ways to save more, spend less and avoid getting ripped off. "Save more and spend less" is more than just a motto for Clark; it's a way of life.

Session Title: The Savvy Digital Consumer, Utilizing Mobile Apps & Online Technologies

Hosted by: NIU Center for Economic Education / Dr. Mya Groza

Time: 6:30 pm - 8:30 pm

Location: Fatty's Pub and Grille, 1312 W. Lincoln Hwy., DeKalb, IL 60115

Join Dr. Mya Groza, an assistant professor from the NIU Department of Marketing, to learn about the benefits of using mobile apps and online technologies to save money and score winning deals. Since some offers may seem too good to be true, you'll also discover the potential negative effects that come from being digitally engaged with companies. Food and drink are available for purchase from Fatty's. For more information, contact Judy Dymond at jdymond@niu.edu or 779-777-7713.

Session Title: Retirement and Estate Strategies

Hosted By: Shawn Blobaum ~ Thrivent Financial

Time: 7:00 pm - 8:00 pm

Location: Salem Lutheran Church, 1145 DeKalb Ave, Sycamore, IL 60178

*** RSVP is requested. Please call 708-326-4750 or e-mail rachel.thomas@thrivent.com ***

Finance professionals will share strategies on: How to accumulate and distribute money for retirement, how to pass on money to heirs or charities in a tax-wise manner, how to Increasing the probability of investment success, tips for multigenerational IRA planning...and more! This event is hosted by Thrivent Financial. Refreshments will be served.

Session Title: Financial Management

Hosted By: Sandwich Library

Time: 7:00 pm - 8:00 pm

Location: Sandwich Public Library, 925 South Main Street, Sandwich, Illinois 60548

Learn the best ways to effectively and coherently manage your money to the best of your ability. Program will be presented by a local bank representative. Light refreshments will be served.

Session Title: Why Invest? Fundamental Investing, Methods & Tools

Hosted By: BetterInvesting

Time: 6:30 pm - 7:30 pm

Location: Online Webinar

For this year's Money Smart Week, please join us as Phil Crocker presents an informative session on the importance of starting early and following a core set of principles to guide us in our journey to financial independence. This is information for all members of your family, especially the younger family members who are only a few years away from making investment decisions on their own. To register and reserve your seat, go to

<https://attendee.gotowebinar.com/register/1724979094221698306>

BetterInvesting, founded in 1951, is a non-profit investment education organization devoted to teaching individuals and investment clubs the fundamental principles of stock investing.

April 26, 2017

Session Title: Geocache for College Cash @ Kishwaukee College

Hosted By: Kishwaukee College

Time: April 24, 2017 - April 28, 2017

Location: Kishwaukee College, 21193 Malta Road, Malta, IL 60150

GeoCache for College Cash is a contest that operates similar to a scavenger hunt. Using a smart phone or tablet, players read and respond to quiz questions for a chance to win prizes. This fun campus event features personal finance info every student should know. Prizes include chance to win \$1,500 scholarship, as well as gift cards and swag.

Session Title: Elder Care Services: Walk in Wednesdays

Hosted By: Elder Care Services

Time: 9:00 am – 12:00 noon

Location: Elder Care Services, 1701 E. Lincoln Hwy, DeKalb, IL 60115

Receive assistance with federal, state, and local health and benefits programs, including LIHEAP, Medicare, Food and Nutrition, and much more! The Information and Assistance Specialist is open for walk-ins on Wednesday mornings from 9am-12pm. No appointment is necessary, however, please call (815-758-6550) beforehand to ensure I&A Specialist is available.

Session Title: Retirement and Estate Strategies

Hosted By: Shawn Blobaum ~ Thrivent Financial

Time: 10:00 am - 11:00 am

Location: First Lutheran Church, 324 N 3rd Street, DeKalb, IL 60115

*** RSVP is requested. Please call 708-326-4750 or e-mail rachel.thomas@thrivent.com ***

Finance professionals will share strategies on: How to accumulate and distribute money for retirement, how to pass on money to heirs or charities in a tax-wise manner, how to Increasing the probability of investment success, tips for multigenerational IRA planning...and more! This event is hosted by Thrivent Financial. Refreshments will be served.

Session Title: Rental Education: Your rights and responsibilities as a Renter

Hosted By: Teagen Lefere, MSU Extension Program Instructor specializing in Financial and Homeownership Education

Time: 10:00 am - 12 noon

Location: Online Webinar

Log on from the comfort of your own home or other convenient place with Internet. Workshop Topics will include: (1) Getting your money in order: What is the landlord approval process? (2) Understanding the rental process: Understand your lease; Rental options; The rental application and Rules and regulations, (3) Being a good tenant: Communicating effectively with your landlord; Keeping good records and Keeping it clean. Registration is required for materials to be emailed to you. Visit: <https://events.anr.msu.edu/event.cfm?eventID=B331651AE4C52F07>

Session Title: Understanding Your Credit Score @NIU

Presenter: First National Bank

Time: 11:00 am - 1:00 pm

Location: Northern Illinois University, Barsema Hall (Atrium), 740 Garden Road, DeKalb, IL 60115

Your credit score may be one of the most important numbers you have in life! Join us at this informal session to find out what's contained in your credit report, how credit bureau information generates a score and the impact it may have on getting a loan. Plus, you'll have an opportunity to speak with professionals about how your credit score can work for you.

April 26, 2017

Session Title: Paying For College Panel

Hosted By: Kishwaukee College

Time: 12:00 pm – 1:00 pm

Location: Kishwaukee College - Room C1130, 21193 Malta Rd, Malta, IL 60150

Are you aware of all of the resources Kishwaukee College offers for assistance in paying for college? There are many programs that students and community members are unaware of when it comes to receiving assistance for going to school. This panel will consist of a member of the Kishwaukee College financial aid department, staff members well versed in applying for scholarships, WIOA (Workforce Innovation Opportunity Act) youth and adult programs, and adult education department with the Perkins grant information. We will discuss the different options available to students attending Kishwaukee College and how these different resources assist the student. We will also demonstrate how to use different tools and pages on our website, as well as outside resources.

Session Title: Planning Long Term Care

Hosted By: Sandwich Library & Morgan Stanley Wealth Management

Time: 12:00 noon - 1:00 pm

Location: Sandwich Public Library, 925 South Main Street, Sandwich, Illinois 60548

Learn how to manage the emotional and financial impact that a long term event can have on family. Featuring Financial Advisor Nancy Komarowski, courtesy of Morgan Stanley Wealth Management. Refreshments will be provided.

Session Title: NIU ECONference

Hosted by: NIU Department of Economics

Time: 12:00 noon - 7:00 pm

Location: NIU, Holmes Student Center, Regency Room, DeKalb, IL 60115

Assistant Professor Nathan Stansell will open the half day NIU ECONference for the Department of Economics. The session will focus on the negative externalities inherent in climate change and the economics of abatement policy incentives. For more information, contact 815.753.1031

Session Title: Money Smart Week BINGO

Hosted By: Kishwaukee College & Rock Valley Credit Union

Time: 1:00 pm - 2:00 pm

Location: Kishwaukee College, Room C1131, 21193 Malta Rd, Malta, IL 60150

We're mixing fun and financial literacy in this interactive session. Rock Valley Credit Union will discuss credit basics between BINGO games. Win a game, win a small prize!

Session Title: So I Owe Money...Now What? The Basics of Credit Scores, Debt Collection and How To Rebuild Credit

Hosted by: Prairie State Legal Services

Time: 3:00 pm - 4:00 pm

Location: Elder Care Services, 1701 E Lincoln Hwy. DeKalb, IL 60115

Many people do not understand the importance of credit scores and credit history until it is too late and they are caught in a high interest loan or are denied credit. Staff from *Prairie State Legal Services* will lead a session discussing the basics of what a credit score is and why it is important to have good credit. You will also learn how to obtain a copy of your credit reports and how to fix errors on the credit reports. We will offer some practical tips on how to rebuild credit. We will also explain the debt collection process and when a bankruptcy may be needed.

April 26, 2017

Session Title: Turning Passion into Profit

Hosted By: Mydebttephany.Com

Time: 3:30 pm - 4:30 pm

Location: NIU Founder's Memorial Library - Room 202, 217 Normal Road, DeKalb, IL 60115

You're young, passionate, and want to fulfill your dreams. There's just one major problem—lack of money and the ability to properly manage your finances. Join Choncé, a debt freedom fighter and personal finance expert, for this workshop that will show you how to turn passion into profit. Learn how to tackle your student loan debt, discover why following your passion doesn't have to translate to being broke, and gain practical tips to help you better manage your money and use it as a tool to live the life you want to live.

Session Title: Leave It, Move It, Roll It, Take It: Know Your Retirement Plan Options

Hosted By: Edward Jones: Heather Hilleshiem

Time: 6:00 pm - 8:00 pm

Location: Edward Jones, 1680 Mediterranean Dr, Suite 105, Sycamore, IL 60178

*** RSVP is requested. Please call (815) 895 3672. ***

We will look at what options you have for retirement money from a previous employer sponsored plan. The pros and cons of taking a lump sum, leaving assets in a plan or moving it to another plan, rolling over to a traditional or Roth IRA or receiving annuity payments from a pension.

Session Title: Planning for Healthcare in Retirement

Hosted By: Walsh & Associates

Time: 6:00 pm - 8:00 pm

Location: DeKalb, IL Public Library - Zimmerman Meeting Room, 309 Oak St, DeKalb, IL 60115

*** RSVP is requested. Please call (941) 952-1188 or email Kelly.Holleran@lpl.com ***

With more baby boomers retiring and life expectancies increasing, health-care costs in retirement are consuming a greater portion of household income. In fact, lifetime retirement health-care costs for a 65-year-old healthy couple retiring this year will exceed \$250,000! This presentation explores trends in health-care spending, provides details on navigating Medicare, and presents actionable planning strategies.

Securities Offered through LPL Financial Member FINRA / SIPC. Financial Planning and investment advice offered through Walsh & Associates, a registered investment advisor and separate entity from LPL Financial.

Session Title: Retirement and Estate Strategies

Hosted By: Shawn Blobaum ~ Thrivent Financial

Time: 7:00 pm - 8:00 pm

Location: First Lutheran Church, 324 N 3rd Street, DeKalb, IL 60115

*** RSVP is requested. Please call 708-326-4750 or e-mail rachel.thomas@thrivent.com ***

Finance professionals will share strategies on: How to accumulate and distribute money for retirement, how to pass on money to heirs or charities in a tax-wise manner, how to Increasing the probability of investment success, tips for multigenerational IRA planning...and more! This event is hosted by Thrivent Financial. Refreshments will be served.

April 27, 2017

Session Title: Geocache for College Cash @ Kishwaukee College

Hosted By: Kishwaukee College

Time: April 24, 2017 - April 28, 2017

Location: Kishwaukee College, 21193 Malta Road, Malta, IL 60150

GeoCache for College Cash is a contest that operates similar to a scavenger hunt. Using a smart phone or tablet, players read and respond to quiz questions for a chance to win prizes. This fun campus event features personal finance info every student should know. Prizes include chance to win \$1,500 scholarship, as well as gift cards and swag.

Session Title: Retirement and Estate Strategies

Hosted By: Shawn Blobaum ~ Thrivent Financial

Time: 10:00 am - 11:00 am

Location: United Neighborhood Center, 105 E Navaho Ave, Shabbona, IL 60550

*** RSVP is requested. Please call 708-326-4750 or e-mail rachel.thomas@thrivent.com ***

Finance professionals will share strategies on: How to accumulate and distribute money for retirement, how to pass on money to heirs or charities in a tax-wise manner, how to Increasing the probability of investment success, tips for multigenerational IRA planning...and more! This event is hosted by Thrivent Financial. Refreshments will be served.

Session Title: Understanding Your Credit Score @NIU

Presenter: First National Bank

Time: 11:00 am - 1:00 pm

Location: Northern Illinois University, Stevenson Hall (Lobby) , 1350 Stevenson Dr. N., DeKalb, IL 60115

Your credit score may be one of the most important numbers you have in life! Join us at this informal session to find out what's contained in your credit report, how credit bureau information generates a score and the impact it may have on getting a loan. Plus, you'll have an opportunity to speak with professionals about how your credit score can work for you.

Session Title: Saving and Budgeting

Presenter: First National Bank

Time: 11:00 am - 1:00 pm

Location: Hope Haven, 1145 Rushmoore Drive, DeKalb, IL 60115

What is budgeting? Basically, it's making sure that you're spending less than you're bringing in, and planning for both the short- and long-term. This session will give you tips on how to manage your money better and save for the future, helping you to improve your financial position.

Session Title: Eating Healthy on a Budget

Hosted By: Kishwaukee College & Hyvee

11:45 am - 12:45 pm

Location: Kishwaukee College - Room C1121, 21193 Malta Rd, Malta, IL 60150

Does eating healthy just seem like something that is out of reach due to a bust schedule or a tight budget? Eating healthy is important for all. Sometimes when your budget is tight it may not seem like you can afford to eat healthy or it may seem easier to purchase those prepackaged meals or eat out. DeKalb HyVee Dietitian, Lisa Brandt will talk about ways to eat healthy on a budget, how to shop healthy on a budget, and how to make some more informed decisions when it comes to the benefits of what you purchase.

April 27, 2017

Session Title: The Cost of Credit

Hosted by: Apprisen ~ Listen & Learn Online

Time: 12:00 pm - 1:00 pm

Location: Online Webinar

Do you need to improve your personal finances? *Apprisen* wants to empower your financial future through the convenience of online learning. Our Listen and Learn...Online seminar series will give you information you need on a wide variety of timely and important topics, delivered directly to your computer or mobile device. From basics like budgets and savings to more advanced topics such as credit reports and credit scores, we have you covered. Learn:

- How your credit score can impact your ability to obtain credit, housing & employment
- How life events can impact your credit score
- How credit scores impact the cost of obtaining credit

Register Here: <https://attendee.gotowebinar.com/register/9201046835011608067>

Session Title: Job Seeker Workshop

Hosted By: Kishwaukee College & WIOA

Time: 1:00 pm - 2:00 pm

Location: Kishwaukee College - Room C1130, 21193 Malta Rd, Malta, IL 60150

Whether you've been looking for a job or about to take your first step out into the working world, it's always nice to get some advice and best practices to help you find what you are looking for. Workforce Innovation Opportunity Act's Youth Program will provide a workshop for individuals seeking jobs. This workshop will include information that will enhance your knowledge on how to search for the jobs you are looking for and how to build your resume to ensure that you are putting your best foot forward.

Session Title: You've Filed your Tax Return, Now What? Helpful Information for Taxpayers who owe the IRS

Hosted By: Prairie State Legal Services, Low Income Tax Clinic

Time: 1:30 pm - 2:30 pm

Location: Elder Care Services, 1701 E Lincoln Hwy. DeKalb, IL 60115

Staff from the Low Income Tax Clinic at *Prairie State Legal Services* will lead a session discussing many issues that taxpayers may face after filing a tax return or who should have filed a tax return but did not. Topics to be discussed include: Understanding IRS Notices; What to do if the IRS contacts you; What to do if you owe money but cannot pay your balance; Recordkeeping; Basic tax benefits, such as the Earned Income Tax Credit.

Session Title: DIY Estate Planning - Do's & Don'ts

Hosted By: DeKalb County Estate Planning Council

Time: 5:30 pm - 7:00 pm

Location: DeKalb County Community Foundation, 475 DeKalb Ave, Sycamore, IL 60178

*** RSVP is requested. Please contact Barb King at barb@dekalbccf.org or (815) 748-5383 ***

DeKalb County Estate Planning Council presents DIY Estate Planning – Do's and Don'ts. During this free program, DeKalb County Estate Planning professionals will discuss several key topics related to self-prepared estate plans and offer general guidance and recommendations to avoid critical mistakes in preparing your own estate plan. Topics may include the following: Beneficiary Designations, Title to Your Home, Powers of Attorney, Risks of Self-Prepared Wills, Charitable Giving, Distribution of Personal Property, and The Cast and Crew of Estate Planning. The program will conclude with breakout sessions for attendees' questions to be answered by the presenters.

April 27, 2017

Session Title: Social Security Crash Course – Preparing for Your Retirement

Hosted By: Walsh & Associates

Time: 6:00 PM - 8:00 PM

Location: DeKalb Public Library ~ Yusunas Meeting Room, 309 Oak Street, DeKalb, IL 60115

Social Security is a critical component of retirement planning. It can be overwhelming and potentially very costly if you are uninformed. It is important to know your benefits, understand your options and determine a plan to maximize your benefits. Joseph P Walsh MBA, CFP®, CFA, President & CEO - Walsh & Associates will discuss the timing of taking your benefits, explore the pros and cons of working while collecting Social Security and examine the tax impact of your SS benefit and how to maximize your household benefits.

Securities Offered through LPL Financial Member FINRA / SIPC. Financial Planning and investment advice offered through Walsh & Associates, a registered investment advisor and separate entity from LPL Financial.

April 28, 2017

Session Title: Geocache for College Cash @ Kishwaukee College

Hosted By: Kishwaukee College

Time: April 24, 2017 - April 28, 2017

Location: Kishwaukee College, 21193 Malta Road, Malta, IL 60150

GeoCache for College Cash is a contest that operates similar to a scavenger hunt. Using a smart phone or tablet, players read and respond to quiz questions for a chance to win prizes. This fun campus event features personal finance info every student should know. Prizes include chance to win \$1,500 scholarship, as well as gift cards and swag.

Session Title: Geocache for College Cash @NIU

Hosted By: NIU's Financial Cents Program

Time: 11:00 am - 2:00 pm

Location: Holmes Student Center - Ellington's/Info Desk Area - Northern Illinois University

"GeoCache for College Cash" is based on the popular outdoor geocaching concept, a scavenger-hunt type game. Instead of locating and taking objects, players leave proof they found information - about personal finance topics every college student should understand. Students will start this scavenger-hunt at the Financial Cents table located in the Holmes Student Center and can participate during posted hours from 4/24-4/28. Students will be competing for prizes and possible scholarship money.

Session Title: Be a Savvy Senior: Protect Yourself against Financial Exploitation

Hosted By: Elder Care Services and DeKalb Police Department

Time: 12 noon - 1:00 pm

Location: Elder Care Services - 1701 E. Lincoln Hwy, DeKalb, IL 60115

Financial crimes committed against seniors are a growing problem. Exploitation can take the form of a con artist or even an abusive family member or acquaintance. According to state and national statistics, one in four seniors will be a victim of a financial crime. In this free seminar, learn how to protect yourself from exploitation before it happens. Learn about how to safeguard yourself to avoid being taken advantage of in personal relationships or by strangers. Don't let yourself become part of the statistics.

April 28, 2017

Session Title: Put your Retirement Plan to work ** Private Event **

Hosted by: Target/Edward Jones ~ Heather Hilleshiem

Time: 3:15 pm - 4:00 pm

Location: Target DC

This session for Target team members will explore ways to best put their retirement plans to work, and effectively plan for the future.

Session Title: Put your Retirement Plan to work ** Private Event **

Hosted by: Target/Edward Jones ~ Heather Hilleshiem

Time: 4:00 pm - 4:45 pm

Location: Target DC

This session for Target team members will explore ways to best put their retirement plans to work, and effectively plan for the future.