CROSSROADS FINANICAL OPPORTUNITY CENTER FINANCIAL EDUCATION WORKSHOPS March 2017 SERIES

- •Track daily spending habits.
- Prepare a personal spending plan or budget to estimate monthly income and expenses.
- •Identify ways to decrease spending and increase income.
- •Identify budgeting tools that will help you manage your money.

Money Matters Wednesday, March 1rst 10:00a.m.-12:00p.m. Know Your Net Worth Wednesday, March 8th 10:00a.m.-12:00p.m.

- Describe the difference between income, assets, liabilities, equity and net worth
- •Describe importance of asset building.
- •Identify obstacles to asset building.
- Develop a net worth statement.
- •Identify strategies for increasing your net worth.

- •Recognize how federal deposit insurance protects deposits
- •Recognize how to guard against identity theft
- •Recognize how to prevent elder financial abuse
- •Recognize how insurance helps manage risk
- •Recognize the need to plan for unexpected death or disability
- •Identify ways to be financially prepared for setbacks

Keeping it Safe Wednesday, March 15th 10:00a.m.-12:00p.m.

Location: Lutheran Social Services 2149 Collingwood Blvd. Toledo, Ohio 43620 Please call 419-475-3258 for registration