



To see the full schedule of events running April 22-29 and register, visit:

MoneySmartWeek.org/events



[Facebook.com/
MoneySmartWeekNational](https://www.facebook.com/MoneySmartWeekNational)

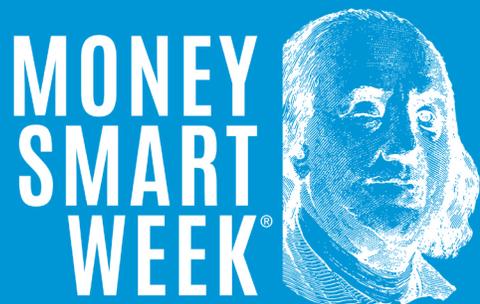


[Twitter.com/MoneySmartWeek](https://twitter.com/MoneySmartWeek)

Created by the Federal Reserve Bank of Chicago, Money Smart Week brings together expertise from financial institutions, nonprofits, libraries, universities and government agencies to offer thousands of free financial education classes across the U.S.

The Oakland County Michigan Works! Offices partners with Money Smart Week and hosts several free, high-quality presentations to help you with a variety of financial areas, including budgeting, home buying, estate planning and more — take a look at the full schedule and locations across the county.





Money Smart Week Training Locations

Ferndale (248) 545-0222
713 E. 9 Mile Road
Ferndale MI 48220

Highland (248) 889-0410
2218 S. Milford Road
Highland MI 48357

Novi (248) 926-1820
31186 Beck Road
Novi MI 48377

Oak Park (248) 691-8437
22180 Parklawn Street
Oak Park MI 48237

Pontiac (248) 276-1777
1850 North Perry Street
Pontiac MI 48340

Southfield (248) 796-4580
21030 Indian Street
Southfield MI 48033

Troy (248) 823-5101
550 Stephenson Highway, Suite 400
Troy MI 48083

Waterford (248) 682-3417
4241 Steffens Road
Waterford MI 48329

Monday | April 24

9:30 AM
Oak Park
[Register](#)

Establishing and Using Credit, Repairing Poor Credit, and Dealing with Creditors

Anne Harpe, PNC Bank

Learn why credit is important, as well as how to order, read and analyze your credit report. Discover how you can build or improve your credit history and use credit even more effectively as you strive to achieve your financial goals.

9:30 AM
Southfield
[Register](#)

Penny Pinching – Tips for Saving Money

Jacob Schroder and Jeff Lido, Advance Capital Management

“A penny saved is a penny earned.” Learn simple and effective ways to save money. Small steps can make a big difference over time.

1:00 PM
Ferndale
[Register](#)

Living Within Your Means: Determining YOUR Cost of Living

Weslia Echols, MyTFCoach

Hear how to create a realistic budget and identify financial habits that are budget busters and money gobblers. See how to improve your spending habits.

1:30 PM
Highland
[Register](#)

Surviving Financial Crisis

Anne Harpe, PNC Bank

Whether you are experiencing financial difficulty for the first time or you have ongoing financial problems, hear the steps to take to develop a financial recovery plan and rebuild your credit.

1:30 PM
Oak Park
[Register](#)

Living Within Your Means: Determining YOUR Cost of Living

Gabriella Barthlow, Armed Forces Services Corporation

Hear about spending plans and budgets that are real and work when finances are good as well as prepare you for a “rainy day” when surprise expenses need to be covered. Hear thought-provoking ways to weather the ups and downs of an uncertain economy.

1:30 PM
Waterford
[Register](#)

Healthcare: Getting It and Paying for It

Carolyn Klinger, HealthMarketsIns

Learn about the current healthcare laws and how to find affordable healthcare options.

Tuesday | April 25

9:30 AM
Novi
[Register](#)

Starting Your Own Business: Budgeting and Creating a Business Plan

Greg Doyle, Oakland County One Stop Shop Business Center

Aspiring entrepreneurs looking to be smart and prepared when starting their business can learn business plan basics, budgeting for startup costs, cash flow, and how to find their niche and target market.

9:30 AM
Pontiac
[Register](#)

Understanding Payroll Taxes and Deductions

Frank St. Onge, CFP

Learn about payroll taxes and deductions. Determine how many dependents you should claim and how that number will affect your pay check and your yearly income tax refund.

9:30 AM
Troy
[Register](#)

Getting the Most out of Your Social Security Distribution

Jacob Schroder, Advance Capital Management

When is the best time to claim Social Security? It depends. Learn the ins and outs of Social Security. You'll gain a better understanding of what claiming strategy is right for you.

1:00 PM
Ferndale
[Register](#)

Healthcare: Getting It and Paying for It

Carolyn Klinger, HealthMarkets Insurance

Learn about the current healthcare laws and how to find affordable healthcare options.

1:30 PM
Oak Park
[Register](#)

Power over Debt: Developing Strategies for Cutting Spending and Increasing Income

Colleen Godfrey, MSGCU

Learn to plug spending leaks, increase income and plan for future expenses. Get strategies to tackle debt and cut spending.

1:30 PM
Southfield
[Register](#)

Debt: Dealing with Creditors and Collection Agencies

Gabriella Barthlow, Armed Forces Services Corporation

Hear the lawful ways you can work through debt issues with debt collectors. Learn about the Debt Collection Practices Act (which protects you) and how to stay positive through this process and protect yourself.

1:30 PM
Troy
[Register](#)

Stock Market Savvy: The Basics of Research, Buying, and Selling Stocks

Kelly Lawrence, Edward Jones

Obtain the basic information to help you invest, evaluate stocks and determine an overall investment strategy. Learn the basic terms, including what are dividends, the difference between common and preferred stocks and the different ways to own stock.

Wednesday | April 26

9:30 AM
Southfield
[Register](#)

Living Within Your Means: Determining YOUR Cost of Living

Jacob Schroder, Advance Capital Management

"Keeping up with the Joneses" is a losing financial strategy. Learn how to create an appropriate budget and, most importantly, stick with it. You'll see how living within your means is the surest way to build wealth.

9:30 AM
Waterford
[Register](#)

Personal or Family Budget: Creating One and Following It

Anne Harpe, PNC Bank

Just like a consistent exercise regimen can improve your body's health and performance to achieve your physical fitness goals, learn how creating a budget and tracking expenses can help you reach your financial goals.

1:00 PM
Ferndale
[Register](#)

Accessing Free Financial Resources, Credit Counseling and Financial Planning

Sharon Mayweathers, City of Detroit

Hear about the free resources you can access for financial counseling and planning.

1:30 PM
Novi
[Register](#)

Healthcare: Getting It and Paying for It

Carolyn Klinger, HealthMarkets Insurance

Learn about the current healthcare laws and how to find affordable healthcare options.

1:30 PM
Oak Park
[Register](#)

Credit Cards 101: Choosing the Best Credit Card and Staying on Top of It

Colleen Godfrey, MSGCU

Credit cards can be a tool or a trap. Learn valuable information on credit terminology, using credit responsibly and comparing offers to find the best card for you.

1:30 PM
Southfield
[Register](#)

Accessing Free Financial Resources, Credit Counseling and Financial Planning

Gabriella Barthlow, Armed Forces Services Corporation

Find out how to get lawful and correct information when addressing your financial challenges. Receive solid, clean information to answer your questions.

Thursday | April 27

9:30 AM
Highland
[Register](#)

Personal or Family Budget: Creating One and Following It

Anne Harpe, PNC Bank

Just as a consistent exercise regimen can improve your body's health and performance as you achieve physical fitness goals, creating a budget and tracking expenses can help you reach your financial goals.

9:30 AM
Troy
[Register](#)

Surviving a Financial Crisis

Jacob Schroder, Advance Capital Management

A financial crisis can occur in the form of an economic collapse like in 2008 or a personal emergency, such as the loss of a job. This presentation will show you the steps to take in both situations that can help you survive and stay on track toward your financial goals.

1:00 PM
Ferndale
[Register](#)

Penny Pinching: Tips for Saving Money

Gabriella Barthlow, Armed Forces Services Corporation

Hear ideas, proven ways to save money that have worked for many people and the challenges others face in trimming a budget when money is really tight.

1:30 PM
Troy
[Register](#)

Making your Retirement Plan Work for you

Kelly Lawrence, Edward Jones

Uncover the answers to questions like the following: What can you expect from your work retirement plan? How do you know your options? What can you expect from your employer? Is your retirement plan working efficiently for you?

Friday | April 28

9:30 AM
Highland
[Register](#)

Important Considerations When Buying a Home

Darryle Duncan, Emerging Markets Loan Officer

Learn the advantages and disadvantages of renting versus owning a home. Determine your readiness to buy a home. Understand basic terms and required disclosures used in mortgage transactions. Identify predatory lending practices and loan scams.

9:30 AM
Novi
[Register](#)

Ordering and Understanding Your Credit Report

Derek Walker, United Credit Education

Learn how to obtain and read a credit report, what factors determine your credit score, improve or build credit and dispute any inaccuracies.

9:30 AM
Troy
[Register](#)

Accessing Free Financial Resources, Credit Counseling and Financial Planning

Gabriella Barthlow, Armed Forces Services Corporation

Find out how to get lawful and correct information when addressing your financial challenges. Receive solid, clean information to answer your questions.

1:00 PM
Ferndale
[Register](#)

Establishing and Using Credit, Repairing Poor Credit and Dealing with Creditors

Willa Williams, MyTFCoach

Gain a basic understanding of the components of a credit report and the differences between your credit report, credit history and credit score — and their impact on your personal finances.

1:30 PM
Troy
[Register](#)

Ordering and Understanding Your Credit Report

Colleen Godfrey, MSGCU

Learn how to obtain and read a credit report, what factors determine your credit score, improve or build credit and how to dispute any inaccuracies.