

## **FINANCIAL FREEDOM WORKSHOP**

**March 20<sup>th</sup>, 2010 (9am to 4pm)**

**Bethany Baptist Church**

**7745 Tioga Street**

**Pittsburgh, Pennsylvania 15208**

**Phone: (412) 242-3255**

**Fax: (412) 242-3258**

*Often it is not how much money one has, but what one does with it. This can be the difference between having a home or being homeless, having a meal or going hungry, meeting a family need or relying on the community. We believe that providing financial literacy is a key to eliminating some of these problems. Accordingly, Bethany Baptist Church through its outreach, Diakonia Ministries, Inc. (501(c)(3) non-profit organization, is providing a "Financial Freedom Workshop" for the community. This is an information packed session presented at **no charge** (Lunch will be provided). Professionals presenting at the workshop will be available to talk to you individually. – **SPACE IS LIMITED – to the first 125 participants.***

### **Session No.    Session Title and Description**

1.        ***Where You Are and Where You Want to Be***  
*Most people if they can visualize a goal, articulate a plan, identify a support system to encourage them along the way and stick with the plan the goal can be accomplished. This workshop in a panel format will help participants through this process.*
  - *Buying and Selling a house*
  - *Pushing down the costs of taxes*
  
2.        ***Use of Will / Trusts / and Powers of Attorney***  
*People become ill without a living will or power of attorney, pass on without proper wills and trusts, resulting in significant probate problems and resulting legal bills.*
  
3.        ***Count the Cost, Establish a Budget***  
*A budget is a road map to financial peace. Without it purchases are made without understanding the consequences and one's financial life is a constant juggle. This workshop will assist participants in creating this tool.*
  - *What is your credit score and how do you manage it?*
  - *Buying Smart / Using tools to manage the budget*
  - *Teaching our children to manage money*

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**4. *Planning for Financial Goals***

*Often in planning for investments, investors fail to match the goal with their investment strategy. A basic understanding of investments is a good tool to permit taking advantage of appropriate investment opportunities with appropriate risk. Once equipped with accurate information, there are steps that can be taken to close the gap. Participants will be interactively walked through this process and receive practical recommendations.*

**5. *Planning for Retirement / the Ins & Outs of Social Security***

*Often in planning for retirement, people fail to realistically estimate their cost of living. Once equipped with accurate information, there are steps that can be taken to close the gap. Participants will be interactively walked through this process and receive practical recommendations in panel discussion format.*

- *Elder Care Options*
- *Planning for Final Costs*
- *The Role of Reverse Mortgages*

**6. *Risk Management / The Use of Insurance***

*Having the right insurance could be the difference between solvency and bankruptcy. This workshop will explain how these insurances work, how to cost effectively buy them, and when and how to discontinue them.*

- *Disability and Life Insurance*
- *Rental / Home / Auto Insurance*
- *Health / Dental and Long Term Care Insurance*

***Registration:***

*Name:* \_\_\_\_\_ *Telephone:* \_\_\_\_\_

*Address:* \_\_\_\_\_ *City* \_\_\_\_\_ *Zip:* \_\_\_\_\_

*Email:* \_\_\_\_\_