

# Financial Education Seminars & Webinars

## Financial Education for your whole team

Because your organization participates in Virginia Credit Union Partner Perks, our Financial Partnership Managers will offer online webinars, or come to your location and present free personal finance seminars on relevant topics.

### ▶ **Adulting 101: Smart Choices to Succeed in Your Finances (Workshop)**

This interactive workshop covers money management principles and the financial challenges facing young adults. The session includes an in-depth look at managing cash-flow, understanding student loans, and building a savings and investment plan.

### ▶ **Aligning Money and Values**

This seminar helps participants define and align personal values to the financial choices.

### ▶ **Building a Better Budget (Workshop)**

Get practical advice for creating and sticking to a budget with tools to track spending and establish savings goals.

### ▶ **Drive Away Happy**

Learn how to make smart car-buying decisions and get tips for negotiating the purchase of a new or used car.

### ▶ **Financial Conversations for Couples**

There is no “right” way to handle your finances, but most successful couples learn to combine different money management styles into a healthy financial life together. In this workshop you’ll develop a joint money strategy that incorporates your individual goals and values.

### ▶ **Home Buyers**

Get answers to your questions and learn about buying and financing a home.

### ▶ **Home Sellers**

Find out how to get the best price for your home in the shortest amount of time. Learn about the home selling process and pitfalls to avoid.

### ▶ **How to Read Your Credit Report**

Learn how to access a free copy of your credit report and the importance of reviewing and understanding the report. Take a sample credit report and discuss its various components in detail.

*(Continued on back page)*

**Request a visit from your  
Partner Perks Team!**

Ask your company about inviting us for an on-site visit or financial seminar at your workplace.

# Financial Education Seminars *(continued)*

## ▶ Identity Theft

Learn how to minimize your risk and what to do if you ever become a victim.

## ▶ Investment Basics\*

*Presented by the MEMBERS Financial Services Program Representatives located at Virginia Credit Union.*

Learn the basic concepts of investing.

## ▶ Keys to Confident Home Financing

This session helps you understand the mortgage process and become better prepared when buying a home.

## ▶ Money Goals (Workshop)

Learn practical strategies to set and meet financial goals.

## ▶ Managing Your Checking Account with Confidence

Learn helpful tips on how to manage your checking account. Topics include: expense tracking, online services, ATM rebates, and how to avoid ATM fees.

## ▶ Organizing Your Financial Records

Save time by getting and keeping financial records organized. Learn what records to keep, what to keep handy in case of a natural disaster, and how to take a home inventory.

## ▶ Psychology of Spending

Take an in-depth look at how the media, advertising, family, and personality impact the way we spend our money.

## ▶ Rebuilding After a Financial Crisis

This session will provide you with tools and strategies to rebuild after a financial crisis.

## ▶ Retirement Income Planning\*

*Presented by the MEMBERS Financial Services Program Representatives located at Virginia Credit Union.*

Learn about your options so you can make informed decisions when it's time to retire or change jobs.

## ▶ Strategies for Eliminating Debt

Learn how to reduce consumer debt with specific examples and strategies.

## ▶ Taking Control of Your Money (Workshop)

Discover effective strategies for saving money, managing spending, and improving your credit. Set personal financial goals to gain peace of mind and greater control.

## ▶ Your Credit Score

Learn special strategies on how to build, manage, and maintain a great credit score based on your goals.

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