

Young professionals rarely think about the future, except they know that they want to retire rich! But that won't happen if they don't know the basics of personal and professional finances.

Focusing on and planning your financial future NOW increases the chances of reaching retirement goals. Learning sound financial principals can help set up an easier retirement and an overall smoother financial life. Even if there is a bump in the road with a lay off, disability or a death, by being prepared for the future, those bumps may not be devastating and can allow for a quicker recovery to keep financially on track.

## October 6, 2009 - 6:00pm Basics of financial planning



### LEARN

- How to protect or improve your credit
- Why pay yourself first
- Investment Terminology and Saving Vehicles
- What kind of Insurance makes sense

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## October 13, 2009 - 6:00pm Basics of accounting, budgeting, and taxes



### LEARN

- Tax saving strategies
- Differences between good debt and bad debt
- Basic household book keeping and budgeting concepts

## October 20, 2009 - 6:00pm Basics of estate planning



### LEARN

- What all the Schiavo fuss was about
- Got health covered, what about your finances?
- What happens if you don't have a will
- How to keep your kids out of foster care

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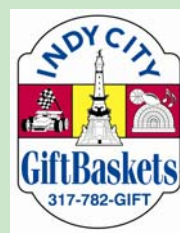
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# FINANCES 101 FOR YOUNG PROFESSIONALS

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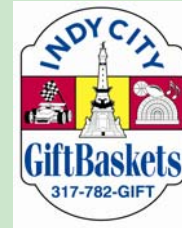
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### LOGISTICS:

*All three sessions will be held at the Columbia Club on the Circle Downtown.  
The cost is \$10 per session or \$25 for all three.*

*Checks or credit card accepted. Send payments to:*

*Finances 101  
c/o ACT Services, Inc.  
3955 Eagle Creek Pkwy, Ste. A  
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*Reservations are recommended. RSVP to [Finances101@sbcglobal.net](mailto:Finances101@sbcglobal.net).  
Registration for each session begins at 5:30pm.*

More information at: [www.finances101.us](http://www.finances101.us) as well as [Finances 101 for Young Professionals](#) company and event postings on [LinkedIn.com](#) and [FaceBook.com](#).