

BUSINESS AND PERSONAL FINANCE

Business Finance

FINANCIAL SOLUTIONS FOR BUSINESS OWNERS

FEE: \$19

Making the most of your business is easy when you have the right tools and a solid strategy at your disposal. This seminar offers ideas for using banking, retirement, and insurance tools to help build and protect your business today and in the future.

FIN E48-01, GLEN, 1 Wed., 9/30, 11 am-1 pm,	CRN 61113
FIN E48-02, GLEN, 1 Wed., 10/21, 11 am-1 pm	CRN 61115
FIN E48-03, GLEN, 1 Wed., 11/18, 11 am-1 pm	CRN 61116

Personal Finance

New!

OUR ECONOMY AND YOUR RETIREMENT: WHAT TO DO NOW

FEE: \$22

This class is for people seriously considering retirement who expect to need significant investments to support their decision. It offers a perspective of what is happening in our economy, what it means to individual retirement plans, and how to effectively use information and advice. The first part of the class offers a guided discussion on the economy, where it's going and how events may impact your retirement strategy. The second part will center on the biggest risks for the retiree in today's economic environment, methods to cover these risks and the value of advice.

Because financial issues often involve more than one person, students may bring another family member at no additional charge. The course is presented by Charles Schmitz, an instructor of graduate classes in personal financial planning.

FIN E40-01, GLBRK S, 1 Thu., 10/15, 7-9 pm, Schmitz	CRN 60576
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New!

IT'S MORE THAN STOCKS VS. BONDS

FEE: \$22

This class will cover some of the most frequently asked questions about retirement planning and investing. Topics include the importance of income in retirement; covering critical income needs; how to not lose the money you need for income; which assets to use first; and the four major risks to consider in retirement planning and investing. Because financial issues often involve more than one person, students may bring another family member at no additional charge. The course is presented by Charles Schmitz, an instructor of graduate classes in personal financial planning.

FIN E41-01, GLBRK S, 1 Thu., 11/5, 7-9 pm, Schmitz	CRN 60577
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New!

SOCIAL SECURITY PLANNING FOR BOOMERS: WHAT EVERYONE NEEDS TO KNOW

FEE: \$10

As you approach retirement, you'll make many decisions. Many of those decisions are final and irreversible. Are you confident you'll make the right decision? Social Security could pay out as much as \$1.2 million over your lifetime. It makes sense to treat this resource as a significant asset. Learn to make decisions that will maximize the benefit that you and your spouse receive. Instructor Rita Brown is a Certified Financial Planner, Chartered Life Underwriter, and Certified Wealth Strategist.

FIN E39-01, MAINE W, 1 Wed., 10/7, 7-9 pm, Brown	CRN 60572
FIN E39-02, ETHS, 1 Wed., 10/21, 7-9 pm, Brown	CRN 60573
FIN E39-03, NILES N, 1 Mon., 11/2, 7-9 pm, Brown	CRN 60574
FIN E39-04, NSSC, 1 Thu., 10/15, 7-9 pm, Brown	CRN 60575

New!

GETTING YOUR HOUSE IN ORDER – FOR BABY BOOMERS AND THEIR PARENTS

FEE: \$22

Many Baby Boomers find themselves increasingly involved with their parents' financial and medical care. Learn what can be done today to avoid costly and complex problems in the future. Topics include why both generations need to plan and coordinate their estates; avoiding probate (both at death and during disability) in Illinois or any state in which real estate is owned; avoiding unnecessary death taxes; and providing for the family's financial protection during their parent's old age or disability. This class is designed to make a very complex and burdensome process easy to understand. We'll also discuss trusts, wills, health care and property powers of attorney, and many other special situations. A step-by-step workbook will be provided. Boomers – bring your parents! Parents – bring your Boomers!

FIN E42-01, ETHS, 1 Thu., 10/8, 7-9:30 pm	CRN 60695
FIN E42-02, GLBRK S, 1 Thu., 11/19, 7-9:30 pm	CRN 60696
FIN E42-03, MAINE E, 1 Tue, 9/22, 7-9:30 pm	CRN 60697

**FINANCIAL WORKSHOP
FOR INDIVIDUAL INVESTORS**

FEE: \$49

This survey course provides students with a greater understanding of "the life cycle of investing." Sessions will acquaint participants with basic investment terms and concepts; provide the principles of sound investing; suggest guidelines for a successful retirement experience; and introduce estate planning terms, and timelines. Colleen Walsh, a financial advisor, will introduce this helpful starter course on investing. No class 11/12.

FIN E14-01, MAINE W, 4 Mon., 9/4, 7-8:30 pm, Walsh CRN 61578
FIN E14-02, GLBRK S, 4 Thu., 10/22, 7-8:30 pm, Walsh CRN 61579

**HOW TO FUND COLLEGE WITHOUT
GOING BROKE**

FEE: \$29

This class explains how the financial aid system really works, and how to avoid common mistakes that often cost parents thousands of dollars in aid. Learn how to pay for college on a tax-favored basis; how to greatly improve your eligibility for financial aid; how to select colleges that offer the best financial aid packages; and how some middle- and upper-middle class families pay nothing at all for their children's education. The instructor, Dan Maga, is president of American College Funding and a specialist in funding for college and college aid procurement.

FIN E19-01, MAINE E, 1 Tue., 10/6, 7-9 pm, Maga CRN 60514
FIN E19-02, ETHS, 1 Wed., 10/28, 7-9 pm, Maga CRN 60515

RETIREMENT PLANNING TODAY™

FEE: \$35

Learn how to integrate your finances with your goals and values to create an early retirement plan. Students in this course will learn how to use the new tax law changes to their full advantage; how to allocate assets within an employer retirement plan; five investment strategies to minimize risks and maximize returns; and the right questions to ask when evaluating insurance coverage.

FIN E02-01, ETHS, 3 Thu., 10/1, 6:30-9 pm, Goldstein CRN 60506
FIN E02-02, GLBRK S, 3 Thu., 9/24, 6:30-9 pm, Richards CRN 60507
FIN E02-03, GLBRK S, 3 Tue., 9/29, 6:30-9 pm, Richards CRN 60508
FIN E02-04, GLBRK S, 3 Tue., 10/13, 6:30-9 pm, Richards CRN 60509
FIN E02-05, ETHS, 3 Tue., 10/6, 6:30-9 pm, Goldstein CRN 60510
FIN E02-06, NILES N, 3 Mon., 10/19, 6:30-9 pm, Richards CRN 60511
FIN E02-07, NILES N, 3 Wed., 10/21, 6:30-9 pm, Richards CRN 60512
FIN E02-08, GLEN, 3 Tue., 9/15, 6:30-9 pm, Richards CRN 60694
FIN E02-09, MAINE W, 3 Mon., 11/2, 6:30-9 pm, Goldstein CRN 61264
FIN E02-10, MAINE E, 3 Thu., 9/10, 6:30-9 pm, Goldstein CRN 61266
FIN E02-11, NILES W, 3 Thu., 9/24, 6:30-9 pm, Richards CRN 61265
FIN E02-12, GLEN, 3 Thu., 9/24, 6:30-9 pm, Richards CRN 61608
FIN E02-13, MAINE E, 3 Tue., 9/15, 6:30-9 pm, Goldstein CRN 61615

UNDERSTANDING WALL STREET

FEE: \$69

Build a foundation for sound investing. You will receive practical information in an easy-to-understand format. Learn investment jargon, security types, as well as different objectives and methods of investing. Risk and investment goal planning for college and retirement costs will be covered. Participants also learn how to understand financial news, stock research and annual reports.

FIN E06-01, NILES W, 3 Thu., 10/1, 7-9 pm, Spillane CRN 60513

**YOUR WEALTH SERIES:
PREPARE AND PROTECT**

FEE: \$49, Series

This program may be taken as a four-part series, or as individual lectures. The series includes the following four classes at a discounted fee.

FIN E43-01, GLBRK S, 4 Thu., 9/24, 7-8:30 pm CRN 61089
FIN E43-02, GLBRK S, 4 Tue., 10/13, 7-8:30 pm CRN 61090

Individual Classes:

PREPARING YOUR ESTATE PLAN

FEE: \$19

This seminar is designed to familiarize participants with the basic steps of estate planning, including the function of a will and the different types of trusts. An attorney will be available to answer questions.

FIN E44-01, GLBRK S, 1 Thu., 9/17, 7-8:30 pm CRN 61091
FIN E44-02, GLBRK S, 1 Tue., 10/13, 7-8:30 pm CRN 61092

LONG TERM CARE INSURANCE

FEE: \$19

This seminar is designed to help participants understand the basics of long term care (LTC) and the various funding options available. Topics include the potential tax advantages available to a business owner and an asset-based approach to covering LTC.

FIN E45-01, GLBRK S, 1 Thu., 10/1, 7-8:30 pm CRN 61093
FIN E45-02, GLBRK S, 1 Tue., 10/20, 7-8:30 pm CRN 61103

THE BASICS OF LIFE INSURANCE**FEE: \$19**

Life insurance can be one of the most important ingredients in any well-rounded financial strategy. However, many people do not fully understand life insurance. This seminar is designed to help you learn about the types of available life insurance policies and their many uses.

FIN E46-01, GLBRK S, 1 Thu., 10/8, 7-8:30 pm

CRN 61104

FIN E46-02, GLBRK S, 1 Tue., 10/27, 7-8:30 pm

CRN 61105

TAX-FREE INVESTING**FEE: \$19**

This workshop is designed to help participants determine if tax-free income meets their needs. Topics include the features and benefits of tax-free products; tax law implications for tax-free products; and three ways to own tax-free product.

FIN E47-01, GLBRK S, 1 Thu., 10/15, 7-8:30 pm

CRN 61106

FIN E47-02, GLBRK S, 1 Tue., 11/3, 7-8:30 pm

CRN 61108

The *Protect Your Investment Series*

Like most people your home and car represent your largest monetary investments. Neglecting either can result in unpleasant surprises and expensive repairs. It is always better to prevent problems before they occur—that is the point of this series!

*New!***AUTO DETAILING: DO IT LIKE A PRO!****FEE: \$19**

In this fun and informative class, Gary Kouba, former owner of Perfect Auto Finish, goes beyond the basics to offer secrets on keeping your car looking new. All aspects of exterior and interior care are covered, including details on modern day products and how to use them (i.e., how to apply synthetic paint sealant for as little as \$3, a \$900-\$1,400 service at most dealers). You will learn how to clay your car, one of the least known and most important steps in car care. Mr. Kouba also will show you how to shop for a car, and what to look for and what to avoid when dealers try to push after-market products. The instructor has served on the board of directors for the Professional Car Wash and Detailers Association, and has been a spokesperson for Chevy, Pontiac, Audi and BMW. The *Chicago Tribune* and *Daily Herald* have praised this class in glowing reviews. No senior discount.

TEC B18-01, OC/DP, 1 Thu., 9/17, 7-9 pm, Kouba

CRN 60355

CAR CARE 101**FEE: \$19**

Visit a professional automotive shop, and get two complete “tours” of your own car—one under the hood and one under the car itself. What is a brake rotor? Where are the belts and hoses and why are they important? You’ll find out, plus much more. We’ll cover checking the engine oil, coolant, and other fluids; installing a spare tire; even changing a tire! Important safety details will be discussed as well. Class size is limited. Class will be held at C&M Auto Service, 835 Milwaukee Ave., Glenview. No senior discount.

TEC B14-01, CMA, 1 Tue., 10/20, 6:30-9 pm

CRN 60105

HOME OWNERSHIP 101**FEE: \$19**

In this class you will learn the basics of systematic home inspection—what all responsible homeowners should be doing! Find out about needed tools and materials, safety tests, emergency items and procedures, regular maintenance, heating/cooling and hot water systems, roofs, and energy savings. Learn what repairs you can do yourself, and when to call in an expert. The instructor has more than 30 years of experience in home building, contracting and inspection. No senior discount.

TEC B50-01, MAINE E, 1 Tue., 10/6, 6:30-9 pm, Biancalana

CRN 60106

Consumer Real Estate**SELLING YOUR HOME IN TODAY’S MARKET****FEE: \$20**

Are you tired of winter and want to move to a warmer climate? Are you an empty nester that wants to reduce your overhead and downsize either to a smaller or different type of residence? Perhaps you have been affected by the recession and are trying to avoid foreclosure. Don’t make a move until you attend this informative seminar. An attorney will explain some of the legalities and responsibilities of the seller. A real estate broker will explain how to prepare your home for sale, as well as various ways to market your home. These professionals also will provide answers to questions you may have.

REL E17-01, ETHS, 1 Thu., 11/5, 7-9 pm

CRN 60648

**SAVVY FIRST-TIME HOME BUYING
IN TODAY’S MARKET****FEE: \$49**

Become a confident, comfortable homebuyer in today’s market. Unravel the terminology and information necessary for purchasing, including the foreclosures and short sales. Discover the unforeseen costs associated with purchasing, and how to avoid hidden home defects that could cost thousands of dollars. Learn money-saving tips and available tax credits before you buy.

REL E19-01, NILES N, 2 Mon., 10/19, 7-10 pm

CRN 60649

REAL ESTATE NEGOTIATING FOR BEGINNERS FEE: \$20

Whether buying or selling real estate, this seminar will show you how to be competitive and succeed at the negotiating table. Topics include the various techniques real estate professionals agents use to negotiate, and how you can learn the same skills to compete on price, percentage of list price, and performance timetable. The instructor is a realtor and certified negotiation specialist.

REL E98-01, NILES W, 1 Thu., 10/22, 7-9 pm, Mauro CRN 61356