

# BUSINESS AND PERSONAL FINANCE

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## Business Finance

### ACCOUNTING I

**FEE: \$105**

Learn the basics of accounting. Topics include how to record business transactions; keep accounts; prepare financial statements and account for merchandising operations, receivables and payables, cash and controls. A required textbook, available on the night of class, is not included in tuition.

BUS A54-01, MAINE W, 8 Wed., 10/1, 7-9:45 pm, Schmid

CRN 60613

## Personal Finance

*New!*

### AUTO BUYING AND LEASING

**FEE: \$40**

Thinking of getting a car? This course follows a logical progression of steps designed to aid the car buyer in making informed, intelligent choices. Students will reduce their odds of buying the wrong car at the wrong price, and for the wrong reasons. Learn the most valid and current information, and strategies available to select, research, negotiate, and purchase or lease, your next new car.

TEC B22-01, MAINE W, 2 Wed., 11/12, 7-9 pm, Szczesny

CRN 60909

*New!*

### BANKING FOR BEGINNERS

**FEE: \$19**

Maybe you think you know what products and services are offered by banks, but this class is bound to provide a surprise or two. Yes, we will cover checking, savings, CDs, mortgages, ATM/debit/credit cards, how to save for rainy days, and how to write and endorse checks. Then we will take a step beyond, and learn to use new banking technology to our advantage.

BUS E75-01, ETHS, 1 Thu., 9/18, 7-9 pm, Chan

CRN 60222

### DON'T LEAVE YOUR ESTATE TO THE IRS

**FEE: \$19**

Learn how to effectively manage your estate to avoid probate, minimize transfer taxes and protect your assets. This class, led by Certified Financial Planner Sean Monahan, will cover topics such as retirement income planning, risk management, tax issues and legacy planning. This presentation will educate participants using easy to understand language that will identify and define the tools and vehicles used to facilitate estate transfer. Learn the biggest estate planning pitfalls made by families and individuals, and how to avoid them.

FIN E27-01, MAINE E, 1 Tue., 9/23, 7-8:30 pm, Monahan

CRN 60645

FIN E27-02, NILES W, 1 Thu., 11/6, 7-8:30 pm, Monahan

CRN 60646

### FINANCIAL PLANNING BASICS

**FEE: \$22**

A basic financial plan not only gives you a look at your current situation, but also is intended to provide insight into the future. This course is not intended to provide a completed plan; however, it will give students an understanding of what points to consider as they plan, and why. Both the pros and cons of several approaches will be explored in identifying how much to save, how much to retire, etc. Other impact factors, such as family goals, monthly budget analysis, investments, and insurance needs will be briefly addressed. This course is presented by Charles Schmitz, a professional financial and investment planner who has taught graduate-level classes in Personal Financial Planning. Consider Investment Basics for a helpful follow-up course to further understand this process.

FIN E33-01, GLBRK S, 1 Thu., 10/16, 7-9 pm, Schmitz

CRN 60650

*New!*

### FINANCIAL PLANNING FOR WOMEN INVESTORS

**FEE: \$40**

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.

FIN E14-01, GLBRK S, 4 Thu., 10/30, 7-8:30 pm, Walsh

CRN 60768

FIN E14-02, MAINE W, 4 Wed., 10/8, 7-8:30 pm, Walsh

CRN 60769

### 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, GLBRK S, 1 Tue., 10/7, 7-9 pm, Maga

CRN 60643

FIN E19-02, NILES N, 1 Wed., 10/29, 7-9 pm, Maga

CRN 60644

## INVESTMENT BASICS

**FEE: \$22**

As you save for the future, you'll want to see that your savings increase in value. All investment and financial planning assumes that you are doing a reasonably good job at investing your money. To best understand your overall financial situation, it is recommended that you consider taking Financial Planning Basics as a pre-requisite to this course. Investment Basics takes you into the actual investment process. It will cover various types of investments, and when they are most beneficial; the various asset classes used for asset allocation, along with the why and how you might select them. One of the keys to basic investing is an objective process for selecting the specific investments that would satisfy your asset allocation. This class, presented by professional investment planner, Charles Schmitz will conclude with a discussion of how to periodically review your investments, to understand if changes are in order.

FIN E30-01, GLBRK S, 1 Tue., 11/4, 7-9 pm, Schmitz CRN 60647

*New!*

## MAKE MONEY FROM SURVEYS

**FEE: \$19**

Participating in paid surveys online is a great way to make extra money in your spare time. Companies need your feedback to improve their products and services, and are willing to pay for it. This class will show you how.

BUS S68-01, ETHS, 1 Thu., 9/25, 7-8:30 pm, Chan CRN 60221

## RETIREMENT PLANNING TODAY™

**FEE: \$40**

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, NILES N, 3 Mon., 9/29, 7-9 pm, Richards CRN 60637

FIN E02-02, NILES N, 3 Wed., 10/8, 7-9 pm, Richards CRN 60638

FIN E02-03, GLBRK S, 3 Tue., 10/14, 7-9 pm, Richards CRN 60639

FIN E02-04, GLBRK S, 3 Thu., 10/16, 7-9 pm, Richards CRN 60640

FIN E02-05, ETHS, 3 Mon., 10/20, 7-9 pm, Goldstein CRN 60641

FIN E02-06, MAINE E, 3 Tue., 10/14, 7-9 pm, Goldstein CRN 60642

FIN E02-07, OC/DP, 3 Tue., 9/9, 7-9 pm, Goldstein CRN 60969

*New!*

## SIX RETIREMENT PLANNING MISTAKES MADE BY THE BABY BOOMER GENERATION

**FEE: \$20**

This workshop covers six areas that can significantly impact one's retirement years. Topics include the financial consequences of increased longevity; the reality of long-term care needs; the "over/under diversification effect on a portfolio, and other estate planning techniques. Join Sean Monahan, a certified financial planner, for this informative and non-technical presentation.

FIN E36-01, ETHS, 1 Mon., 10/6, 7-8:30 pm, Monahan CRN 60770

FIN E36-02, NILES W, 1 Tue., 11/4, 7-8:30 pm, Monahan CRN 60771

FIN E36-03, NSSC, 1 Thu., 12/4, 7-8:30 pm, Monahan CRN 60772

FIN E36-04, MAINE W, 1 Wed., 09/24, 6:30-8 pm, Monahan CRN 60773

## TAKING CHARGE OF YOUR FINANCIAL FUTURE

**FEE: \$20**

At some point in their lives 90 percent of all women will be totally responsible for their own finances. This session is designed to help prepare women for the potential fiscal changes that lie ahead, whether they are divorcing, recently widowed, retiring, or moving to a new job or career. Join educator and financial consultant Rita Brown for a discussion of strategies that will allow you to take charge of your financial future.

FIN E32-01, MAINE W, 3 Mon., 10/20, 7-9:30 pm, Brown CRN 60648

FIN E32-01, NILES N, 3 Mon., 11/10, 7-9:30 pm, Brown CRN 60649

## Consumer Real Estate

### RESIDENTIAL REAL ESTATE INVESTING

**FEE: \$22**

Learn how to get started, what to expect, and how to protect yourself. Topics include: buying and holding property, flipping properties, lease options, purchase options, liabilities and exposure, setting up a corporation, tax benefits and implications for investors, how to finance with as little as five percent down, and much more.

REL S07-01, OC/SK, 1 Sat., 10/4, 9:30-12:30 am, Giallanza CRN 60730

### SAVVY HOME BUYING IN THIS MARKET

**FEE: \$49**

Learn to become a confident, comfortable homebuyer. Unravel the maze of secret costs and potential traps such as hidden home defects that could cost thousands of dollars. Other topics include purchasing, financing, insurance costs and more. Learn money-saving and moneymaking tips before you buy!

REL E19-01, NILES W, 2 Thu., 10/16, 7-10 pm, Farrell CRN 60729

### SELLING YOUR HOME IN THIS MARKET

**FEE: \$20**

Do you think about moving to a warmer climate, or into a smaller home, or perhaps a different type of residential living? Whatever your reason for selling your home, don't make a move until you attend this informative seminar. An attorney will provide a legal perspective; an accountant will provide the financial perspective and a real estate broker will explain how to prepare your home for sale. These professionals also will provide answers to any questions you might have.

REL E17-01, NILES W, 1 Thu., 10/2, 7-9 pm, Farrell CRN 60728

## **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!

### **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. No senior discount. *Class will be held at C&M Auto Service, 835 Milwaukee Ave., Glenview.*  
TEC B14-01, CMA, 1 Tue., 10/21, 6:30-9 pm CRN 60536

### **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, ETHS, 1 Tue., 10/14, 7-9 pm, Biancalana CRN 60537