### 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., 1/28, 7-9:45 pm  
CRN 40147  

### Personal Finance

**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., 1/29, 8-10 pm  
CRN 40047  

**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. Learn the biggest estate planning pitfalls made by families and individuals and how to avoid them. This class, led by Certified Financial Planner Sean Monahan of Lincoln Park Financial Group, 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.  
FIN E27-01, ETHS, 1 Thu., 4/23, 7-8:30 pm  
FIN E27-02, OC/SK, 1 Tue., 2/24, 7-8:30 pm  
CRN 40198  
CRN 40759  

**FINDING YOUR PROFIT ZONE**  
FEE: $20  
Protect your investments from inflation, interest rate changes, and rising health care costs. Here is your chance to learn simple strategies for protecting your family's legacy and turning your portfolio into a life-long income stream. Topics include making the yield curve work for you, optimizing the risk/return relationship in both high and low interest rate environments, and limiting your portfolio's exposure to undue risk. The instructor, Ken Stern of Asset Planning Solutions, is a registered broker/dealer and author of six best-selling books on personal finance.  
FIN E38-01, GLBRK S, 1 Thu, 2/26, 7:30-9 pm  
CRN 40337  

**AN ELDER LAW PRIMER**  
FEE: $20  
This class covers the major issues confronting seniors in a relaxed, yet informative style. The instructor is an elder law attorney who will cover wills, trusts, power of attorney, nursing homes, and Medicaid/Medicare, other topics. He also will provide examples and case studies. Personal and financial decision-making and asset distribution will be discussed.  
LAW B04-01, NILES W, 1 Tue., 3/24, 7:30-9:30 pm  
CRN 40351  

**SIX RETIREMENT PLANNING TOPICS FOR 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, NILES N, 1 Mon., 3/9, 7-8:30 pm  
FIN E36-02, MAINE E, 1 Tue., 4/14, 7-8:30 pm  
FIN E36-03, OCI/DP, 1 Thu., 4/30, 7-8:30 pm  
CRN 40760  
CRN 40761  
CRN 40762  

**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 Tue., 2/3, 7-9 pm  
CRN 40202
FINANCIAL WORKSHOP 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 Tue., 1/27, 7-8:30 pm CRN 40195
FIN E14-02, MAINE E, 4 Tue., 3/3, 7-8:30 pm CRN 40196
FIN E14-03, NILES N, 4 Mon., 4/6, 7-8:30 pm CRN 40197

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, ETHS, 1 Tue., 2/10, 7-9 pm CRN 40547

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, NILES N, 3 Mon., 1/26, 7-9:30 pm CRN 40200
FIN E32-02, MAINE W, 3 Mon., 3/2, 7-9:30 pm CRN 40201

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 prerequisite 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., 2/24, 7-9 pm CRN 40199

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., 4/25, 9:30-12:30 am CRN 40301

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. There is no senior citizen discount on this course.

FIN E02-01, MAINE E, 3 Tue., 2/10, 7-9 pm CRN 40187
FIN E02-02, GLBRK S, 3 Thu., 2/12, 7-9 pm CRN 40188
FIN E02-03, GLBRK S, 3 Tue., 2/17, 7-9 pm CRN 40189
FIN E02-04, OC/DP, 3 Tue., 3/24, 7-9 pm CRN 40190
FIN E02-05, NILES N, 3 Mon., 3/30, 7-9 pm CRN 40191
FIN E02-06, NILES N, 3 Wed., 4/1, 7-9 pm CRN 40192
FIN E02-07, ETHS, 3 Thu. 4/16, 7-9 pm CRN 40193
FIN E02-08, MAINE W, 3 Wed. 5/6, 7-9 pm CRN 40194
FIN E02-09, GLEN, 3 Wed. 2/11, 6:30-9 pm CRN 40742

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 N, 2 Mon., 3/9, 7-10 pm CRN 40299
REL E19-02, GLBRK S, 1 Tue & 1 Thu., 4/28, 7-10 pm CRN 40300
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, MAINE W, 1 Mon., 2/2, 7-9 pm  CRN 40297
REL E17-02, GLBRK S, 1 Tue., 4/7, 7-9 pm  CRN 40298