BUSINESS AND PERSONAL FINANCE

RETIRED 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 E02-35, GLEN, 3 Tue., 6/9, 6:30-9 pm, Goldstein CRN 50051

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 E14-31, GLEN, 4 Tue., 6/2, 7-8:30 pm, Walsh CRN 50052
FIN E14-32, ETHS, 4 Tue., 7/7, 7-8:30 pm, Walsh CRN 50438

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; improve your eligibility for financial aid; 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 E19-31, ETHS, 1 Tue., 7/7, 6:30-8:30 pm, Maga CRN 50053

INVESTMENT BASICS  FEE: $22
As you save for the future, you’ll want to see that your savings increase in value. 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 E30-31, OC/DP, 1 Tue., 5/19, 7-9 pm, Schmitz CRN 50054

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 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 E33-31, OC/DP, 1 Thu., 7/16, 7-9 pm, Schmitz CRN 50055

Consumer Real Estate

SELLING YOUR HOME IN THIS MARKET  FEE: $24
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 E17-31, ETHS, 1 Thu., 5/28, 7-9 pm, Farrell CRN 50083

FIRST TIME HOME BUYERS  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 moneysaving and moneymaking tips before you buy!
REL E19-31, OC/DP 2 Thu., 6/4, 7-10 pm, Farrell CRN 50084

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 S07-31, OC/SK, 1 Tue., 7/14, 6:30-9:30 pm, Giallanza CRN 50085