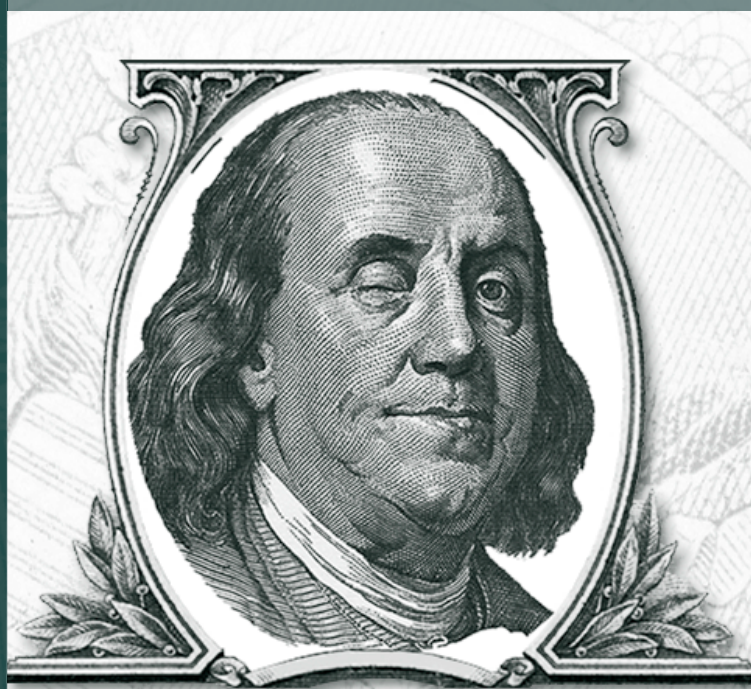


ILLINOIS/ROCKFORD



MONEYSMARTWEEK.ORG

# MONEY SMART WEEK®

APRIL 21-28, 2012

MONEY SMART WEEK  
**10TH**  
ANNIVERSARY  
2002 | 2012

FEDERAL RESERVE BANK  
OF CHICAGO

EVENTS  
CALENDAR

MONEYSMARTWEEK.ORG



# ARE YOU MONEY SMART?

It's too bad money doesn't come with instructions because we all need to know how to spend it, save it and borrow it wisely. That's why financial institutions, not-for-profits, schools, libraries and lots of others are joining together to help support financial education during Money Smart Week, April 21-28.

More than 500 free educational classes, seminars and activities will take place around the state and focus on financial topics for people of all walks of life.

This calendar lists events for the Rockford area. For more information on events scheduled in other parts of the state, or to view the most up-to-date calendar listings, visit:

**MONEYSMARTWEEK.ORG**

**MONEY  
SMART  
WEEK®**  
**ILLINOIS**  
APRIL 21-28, 2012

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Scan the QR code or visit  
[moneysmartweek.org](http://moneysmartweek.org)  
for more information.



Money Smart Week 2012 features more than 500 free events throughout Illinois focused on financial education for all ages and walks of life. This calendar which features events in the Rockford Area lists events by topic. Below you can find the topic list as well as which page each topic starts.

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## PUBLIC ONLINE

Online Events and Activities will be available during and shortly in advance of Money Smart Week. Webinars include dates and times.

## Monday, April 23

9:30 am – 5:30 pm

### Homebuyer Education Series

**Sponsors:** Family Credit Management

**Details:** We are offering our new online pre purchase housing course for free to the first 50 callers during Money Smart Week.

**URL:** [ehomeamerica.org/fcms](http://ehomeamerica.org/fcms) Phone: (815) 484-1608

**Contact:** Heidi Berardi (815) 484-1608 [heidi.berardi@familycredit.org](mailto:heidi.berardi@familycredit.org)

**RSVP By Date:** 04/23/2012



PUBLIC  
STANDARD

This section includes events that are open to the public. Unless stated otherwise, all events in this section are free. Only a small number incorporate a nominal fee. Please note that all events have a primary contact for more information and some require pre-registration.

## Basic Banking Services

## Monday, April 23

5:30 pm – 7:00 pm

## Money – A Balancing Act

**Sponsors:** Riverside Community Bank, Banner of Truth International, Joyner Neighborhood Resource Center

**Details:** Learn how to maintain a checking account and avoid expensive overdraft fees. We will cover all aspects of checking accounts. First timers welcome.

**Where:** Banner of Truth International, 1401 W State St, Rockford, IL 61102

**Contact:** Paula Olson (815) 484-7542 molson@riversidecommunity.com

## Thursday, April 26

6:00 pm – 7:00 pm

## Principles of Banking – In Spanish

**Presented in:** Spanish

**Sponsors:** Alpine Bank

**Details:** This is a beginner's course on how to start a bank account and different banking options.

**Where:** Alpine Bank, 600 S. State St., Belvidere, IL 61008

**Contact:** Lizmara Medina (815) 544-7603 lizmara.medina@bankalpine.com

## Credit &amp; Debt Management

## Tuesday, April 24

6:30 pm – 7:30 pm

## Getting the Credit You Deserve

**Sponsors:** North Suburban District Library, Family Credit Management

**Details:** Want the highest credit score possible? Join us to learn the tricks the creditors won't share with you!

**Where:** North Suburban District Library, 6340 N. Second Street, Loves Park, IL 61111

**Contact:** Heidi Berardi (815) 484-1608 heidi.berardi@familycredit.org

## Estate Planning

## Monday, April 23

7:00 pm – 9:00 pm

Civil Unions and You –  
Information for Same Sex Couples

**Sponsors:** Unitarian Universalist Church, Equality Illinois

**Details:** Learn how a couple can enter and exit a civil union, how IL Religious Freedom and Civil Union Act affects their children, plus much more.

**Where:** Unitarian Universalist Church, 4848 Turner St, Rockford, IL 61107

**Contact:** Christopher Greenwood (815) 967-4039  
christopher.greenwood@rockfordil.gov

## Tuesday, April 24

6:00 pm – 7:00 pm

A Sensible Approach to Creating a Legacy Through  
Charitable Giving

**Sponsors:** The Literacy Council, Premier Wealth Group-MetLife

**Details:** Discover charitable giving strategies that benefit you, the organizations you support, and your heirs that will create a lasting legacy.

**Where:** The Literacy Council, 982 N Main St, Rockford, IL 61103

**Contact:** Jim Reynolds (815) 721-8120 jreynolds1@metlife.com

**RSVP By Date:** 04/23/2012

6:30 pm – 8:00 pm

Estate Planning Update: A Blueprint for the  
Distribution of Your Assets

**Sponsors:** Howard, Hardyman & Worden, Savant Capital Management, P.A. Peterson Center for Health

**Details:** Learn about various estate planning tools and techniques along with the basics of Wills, Probate, Living Trusts, Powers of Attorney, and Living Wills.

**Where:** P.A. Peterson Center for Health, 1311 Parkview Avenue, Rockford, IL 61107

**Contact:** Matt Armstrong (815) 227-0300 marmstrong@savantcapital.com

## Wednesday, April 25

10:00 am – 11:30 am

Estate Planning Update: A Blueprint for the  
Distribution of Your Assets

**Sponsors:** Howard, Hardyman & Worden, NIU-Rockford, Savant Capital Management

**Details:** Learn about various estate planning tools and techniques along with the basics of Wills, Probate, Living Trusts, Powers of Attorney, and Living Wills.

**Where:** NIU-Rockford, 8500 East State Street, Rockford, IL 61108

**Contact:** Matt Armstrong (815) 227-0300 marmstrong@savantcapital.com

## Thursday, April 26

4:00 pm – 5:00 pm

### Honey, I Gave the Kids...

**Sponsors:** Rockford Public Library, McGreevy Williams PC

**Details:** Recommendations for dividing personal property in your estate. Review basic estate documents, POA and healthcare directives.

**Where:** Rockford Public Library East Branch, 6685 E. State St., Rockford, IL 61108

**Contact:** Barbara Huffman (815) 639-3700 bhuffman@mjwpc.com

5:30 pm – 7:00 pm

### The Perils of Probate: Wills, Trusts and Other Necessary Documents

**Sponsors:** BMO Harris Bank

**Details:** Learn about estate planning and the documents needed to protect yourself and your family. Basic wills and trusts will be discussed.

**Where:** Katie's Cup, 502 7th Street, Rockford, IL 61104

**Contact:** Theresa Wendhausen (815) 961-3430

theresa.wendhausen@harrisbank.com

**RSVP By Date:** 04/23/2012

6:00 pm – 7:30 pm

### Legacy Planning 101: Pat Agnew & Craig Klaas Combat Questions About Estates

**Sponsors:** Klaas Financial, Pat Agnew, Agnew Law Office

**Details:** Basic introduction and overview for info such as Trust vs Will, Asset Protection for your kids, New 2012 POA of HC, Estate Tax & Medicaid Laws in IL

**Where:** Klaas Financial, 4707 Perry Ridge Lane., Loves Park, IL 61111

**Contact:** Michael Golembiesky (815) 877-8440 ext. 114

mikeg@klaasfinancial.com

**RSVP By Date:** 04/25/2012

## Friday, April 27

10:00 am – 11:00 am

### Avoid Inheritance Conflicts!

**Sponsors:** Rock River Center, Community Bank of Oregon

**Details:** Make sure your estate is disbursed as YOU intend. Guard your plan from possible future swindlers and impatient heirs.

**Where:** Rock River Center, 810 S. 10th Street, Oregon, IL 61061

**Contact:** Carol Heisler (815) 943-4400 ext. 3183 cheisler@thehsb.com

## Healthy Habits that Save

## Monday, April 23

5:00 pm – 6:00 pm

### Eating Healthy for Less

**Sponsors:** SwedishAmerican Hospital

**Details:** Eating healthy does not have to break your budget. Learn how to eat healthy for less.

**Where:** SwedishAmerican Hospital, 1401 East State St, Conf Rooms 5 and 6, Rockford, IL 61104

**Contact:** Dawn Zielke (815) 489-4191 dzielke@swedishamerican.org

## Housing/Mortgages/Foreclosures

## Monday, April 23

6:00 pm – 7:00 pm

### Preventing Foreclosure

**Sponsors:** Rockford Public Library, Family Credit Management

**Details:** Learn about the options your lender may offer and ways you can be proactive to help your lender make a quick and favorable decision.

**Where:** East Branch Rockford Public Library, 6685 East State Street, Rockford, IL 61108

**Contact:** Heidi Berardi (815) 484-1608 heidi.berardi@familycredit.org

## Tuesday, April 24

5:30 pm – 6:30 pm

### Passport to Purchasing a Home

**Sponsors:** Joyner Neighborhood Resource Center, Banner of Truth International, Riverside Community Bank

**Details:** Get your travel guide and itinerary! Ideas to build your credit towards homeownership, and income & asset documentation requirements.

**Where:** Banner of Truth International, 1401 W State St, Rockford, IL 61102

**Contact:** David Conroy (815) 484-7546 dconroy@riversidecommunity.com

## Wednesday, April 25

5:00 pm – 6:00 pm

### You CAN Refinance Your Home

**Sponsors:** Family Credit Management

**Details:** Think you can't refinance? Check out the Home Affordable Refinance Program.

**Where:** Family Credit Management, 4306 Charles Street, Rockford, IL 61108

**Contact:** Heidi Berardi (815) 484-1608 heidi.berardi@familycredit.org

**RSVP By Date:** 04/24/2012

## Thursday, April 26

6:00 pm – 7:30 pm

### Need Answers About Today's Home Buying Market? We Can Help!

**Sponsors:** Metropolitan Title Agency, MembersAlliance Credit Union, Rockford Area Affordable Housing Coalition

**Details:** Local experts present information and answer questions about current home buying options, foreclosures, short sales, assistance and lending options.

**Where:** Metropolitan Title Agency, 6277 E. Riverside Blvd., Rockford, IL 61114

**Contact:** Elizabeth Rundblade (815) 484-1160  
erundblade@membersalliance.org

**RSVP By Date:** 04/23/2012

## Identity Theft/Investment Scams/Financial Fraud

## Saturday, April 21

9:30 am – 11:30 am

### Raymond James Community Shred Day

**Sponsors:** Raymond James

**Details:** Don't become a statistic. Protect yourself from identity theft by shredding all your outdated personal documents. Please join us.

**Where:** Raymond James & Associates, 4443 Marsh Hawk Drive, Loves Park, IL 61111

**Contact:** Erica Hoffman (815) 877-3963  
erica.hoffman@raymondjames.com

10:00 am – 2:00 pm

### ShredFest – Paper & Electronics

**Sponsors:** Barbara Olson Center of Hope, Better Business Bureau, Super Shredders

**Details:** Bring up to 5 boxes to be shredded, plus accepting electronics including computers, keyboards, monitors, printers, TVs, VCRs, fax machines, and more.

**Where:** Barbara Olson Center of Hope, 3206 N Central Ave, Rockford, IL 61102

**Contact:** Dennis Horton (815) 963-2222 dhorton@chicago.bbb.org

## Tuesday, April 24

10:00 am – 11:30 am

### Keep Your Information Safe Online!

**Sponsors:** Goodwill Northern Illinois

**Details:** There is so much information on the internet – how do you keep your personal information safe? Come to this class to find out!

**Where:** Goodwill Mission Services Center, 615 N Longwood St, Rockford, IL 61107

**Contact:** Garrett Balbach (815) 965-3795 programs@goodwillni.org

## Thursday, April 26

10:00 am – 11:30 am

### Keep Your Information Safe Online!

**Sponsors:** Goodwill Northern Illinois

**Details:** There is so much information available online, but how do you keep your personal information safe? Attend this class to find out how!

**Where:** Goodwill Store Community Room, 1037 South Annie Glidden Rd, DeKalb, IL 60115

**Contact:** Garrett Balbach (815) 965-3795 programs@goodwillni.org

## Saturday, April 28

9:00 am – 12:00 pm

### Alpine Bank Community Shred Day

**Sponsors:** Alpine Bank

**Details:** The entire community is invited to attend this FREE event and join Alpine Bank in the fight against identity theft and fraud.

**Where:** Alpine Bank, 6838 East State St., Rockford, IL 61108

**Contact:** Heather Wick (815) 231-1670 heather.wick@bankalpine.com

9:00 am – 12:00 pm

## MembersAlliance Credit Union Community Shred Day

**Sponsors:** MembersAlliance Credit Union, Paper Recovery Corp. of Loves Park

**Details:** Prevent Identity Theft! Bring unwanted documents for free on-site shredding. Drive up service. Community is welcome. Limit 2 boxes and 100 lbs or less.

**Where:** next to drive up lanes for credit union., 2550 S. Alpine Rd., Rockford, IL 61108

**Contact:** Lorna Cote (815) 226-2260 ext. 313 lcote@membersalliance.org

## Insurance

### Saturday, April 21

10:00 am – 11:30 am

## Baby Boomers Guide to Turning 65

**Sponsors:** Williams-Manny Horizon Group

**Details:** How to navigate Medicare, long term care planning and evaluating other insurance needs when turning 65 years young.

**Where:** Williams-Manny Building, 555 South Perryville Road, Rockford, IL 61108

**Contact:** Valerie Hoeft (815) 398-6800 valerie.hoeft@wmanny.com

### Monday, April 23

1:00 pm – 3:00 pm

## Turning 65: Get the Facts about Medicare and Social Security

**Sponsors:** Rockford Social Security Office, BlueCross BlueShield of Illinois

**Details:** Learn about Medicare & Social Security eligibility, enrollment and benefits. Information and resource materials will be provided.

**Where:** First Presbyterian Church, 406 N. Main, Rockford, IL 61103

**Contact:** Mary Hallock (815) 639-7192 mary\_hallock@bcbsil.com

**RSVP to:** operator (800) 382-4548 mary\_hallock@bcbsil.com

**RSVP By Date:** 04/20/2012

### Tuesday, April 24

2:00 pm – 3:00 pm

## What's Happening to Medicare?

**Sponsors:** Lifescape Community Services

**Details:** Detailed information about Medicare and its various parts.

**Where:** Lifescape Community Services, 705 Kilburn Ave., Rockford, IL 61101

**Contact:** Cheryl Davis (815) 963-1609 ext. 227

programs@lifescapeservices.org

**RSVP By Date:** 04/22/2012

5:30 pm – 7:00 pm

## Baby Boomers Guide to Turning 65

**Sponsors:** Williams-Manny Horizon Group

**Details:** How to navigate Medicare, long term care planning and evaluating other insurance needs when turning 65 years young.

**Where:** Williams-Manny Building, 555 South Perryville Road, Rockford, IL 61108

**Contact:** Valerie Hoeft (815) 398-6800 valerie.hoeft@wmanny.com

### Wednesday, April 25

5:30 pm – 7:30 pm

## Turning 65: Get the Facts about Medicare

**Sponsors:** BlueCross BlueShield of Illinois, Rockford Public Library

**Details:** Attend this educational session to learn more about Medicare eligibility, enrollment & benefits. Information & resource materials will be provided.

**Where:** Rockford Public Library East Branch, 6685 E. State Street, Rockford, IL 61108

**Contact:** Mary Hallock (815) 639-7192 mary\_hallock@bcbsil.com

**RSVP to:** Zoe Norwood (815) 965-7606 ext. 626

znorwood@rockfordpubliclibrary.org

**RSVP By Date:** 04/24/2012

### Thursday, April 26

5:30 pm – 7:00 pm

## Baby Boomers Guide to Turning 65

**Sponsors:** Williams-Manny Horizon Group

**Details:** How to navigate Medicare, long term care planning and evaluating other insurance needs when turning 65 years young.

**Where:** Williams-Manny Building, 555 South Perryville Road, Rockford, IL 61108

**Contact:** Valerie Hoeft (815) 398-6800 valerie.hoeft@wmanny.com

## Kids & Money

### Saturday, April 21

10:00 am – 10:30 am

#### How to Raise a Money Smart Child

**Sponsors:** Book Worm Bakery & Cafe, Rockford Public Library, Edward Jones-Tara Harris

**Details:** Tools and techniques for talking with children and grandchildren about money. This is best suited for parents or grandparents of children ages 4-12.

**Where:** Book Worm Bakery and Cafe, 6685 East State Street, Rockford, IL 61108

**Contact:** Tara Harris (815) 395-0965 tara.harris@edwardjones.com

**RSVP By Date:** 04/17/2012

10:30 am – 11:30 am

#### Money Smart Kids Read!

**Sponsors:** Rockford Public Library, PNC Bank, COUNTRY Financial

**Details:** It's never too early to learn about money! A special hour that will include a story, an age appropriate activity and take home items.

Ages 3 and up.

**Where:** Rockford Public Library-Downtown, 215 N Wyman St, Rockford, IL 61101

**Contact:** Katrina Burns (815) 965-7606 kburns@rockfordpubliclibrary.org

10:30 am – 11:30 am

#### Money Smart Kids Read!

**Sponsors:** Rockford Public Library, PNC Bank, COUNTRY Financial

**Details:** It's never too early to learn about money! A special hour that will include a story, an age appropriate activity and take home items.

Ages 3 and up.

**Where:** Rockford Public Library-East Branch, 6685 E State St, Rockford, IL 61108

**Contact:** Rockford Public Library (815) 965-7606

kburns@rockfordpubliclibrary.org

11:00 am – 12:15 pm

#### Teach Children to Save

**Sponsors:** Discovery Center Museum, BMO Harris Bank

**Details:** Parents can learn helpful hints to teach children to save and manage money effectively while children learn through interactive money games.

**Where:** Discovery Center Museum, 711 N Main Street, Rockford, IL 61103

**Contact:** Theresa Wendhausen (815) 961-3430

theresa.wendhausen@harrisbank.com

**RSVP By Date:** 04/18/2012

1:30 pm – 3:30 pm

#### Spring Fun & Safety Day

**Sponsors:** Rock Valley Federal Credit Union

**Details:** Bring your kids for a fun afternoon to learn ways for saving money, plus games, pony rides and and petting zoo.

**Where:** Rock Valley Federal Credit Union, 1201 Clifford Ave, Loves Park, IL 61111

**Contact:** Lori Perkins (815) 282-7438 lperkins@rvfcu.org

## Money Management for Women

### Thursday, April 26

8:00 am – 9:00 am

#### A Woman's Guide to Money Matters

**Sponsors:** Rockford Public Library, Edward Jones - Tara Harris

**Details:** Women of all ages learn how to take control of their financial life and prepare for life during retirement. Also information on paying for education.

**Where:** Book Worm Bakery and Cafe, 6685 East State Street, Rockford, IL 61108

**Contact:** Tara Harris (815) 395-0965 tara.harris@edwardjones.com

**RSVP By Date:** 04/23/2012

6:00 pm – 7:00 pm

#### A Woman's Guide to Money Matters

**Sponsors:** Rockford Public Library, Edward Jones - Tara Harris

**Details:** Women of all ages learn how to take control of their financial life and prepare for life during retirement. Also information on paying for education.

**Where:** Book Worm Bakery and Cafe, 6685 East State Street, Rockford, IL 61108

**Contact:** Tara Harris (815) 395-0965 tara.harris@edwardjones.com

**RSVP By Date:** 04/23/2012

### Saturday, April 28

12:00 pm – 1:00 pm

#### Divorce Changes Everything. Find Your Independence.

**Sponsors:** Rockford Public Library, Ameriprise

**Details:** Understand what to expect, take control of the situation for your emotional and financial health, and look ahead to the next chapters of your life.

**Where:** East Branch, Rockford Public Library, 6685 East State Street, Rockford, IL 61108

**Contact:** Deborah Webb (815) 637-9366 deborah.webb@ampf.com

**RSVP By Date:** 04/27/2012

## Personal Finance 101/Budgeting

### Saturday, April 21

10:30 am – 1:30 pm

#### Get Checking

**Sponsors:** Alpine Bank, Family Credit Management

**Details:** Don't have a checking account? Taking this class will help you get one. Topics covered include bank account management and credit building tips.

**Where:** Alpine Bank, 6838 East State Street, Rockford, IL 61108

**Contact:** Heidi Berardi (815) 484-1608 heidi.berardi@familycredit.org

**RSVP By Date:** 04/20/2012

### Monday, April 23

6:00 pm – 7:00 pm

#### Financial Management

**Sponsors:** Premier Wealth Group-MetLife, Belvidere Covenant Church

**Details:** The basics of financial planning with a focus on helping people develop financial goals and overcome roadblocks to financial success.

**Where:** Belvidere Covenant Church, 220 E. Harrison St., Belvidere, IL 61008

**Contact:** Jim Reynolds (815) 721-8120 jreynolds1@metlife.com

**RSVP By Date:** 04/23/2012

### Wednesday, April 25

7:00 am – 8:30 am

#### Managing Finances During Difficult Times

**Sponsors:** Holy Family Church Re-Employment Network, Family Credit Management, Family Credit Management

**Details:** Learn strategies on how to manage finances when faced with a severe reduction or loss of income.

**Where:** Holy Family Catholic Church - basement , 4401 Highcrest Rd, Rockford, IL 61107

**Contact:** Heidi Berardi (815) 484-1608 heidi.berardi@familycredit.org

6:00 pm – 7:00 pm

#### The Fast Cash NO NO!

**Sponsors:** Better Business Bureau, Banner of Truth International, Joyner Neighborhood Resource Center

**Details:** Payday Loans, Title Loans, Cash Advance stores... they are cash traps. Learn why and about other choices.

**Where:** Banner of Truth International, 1401 W State St, Rockford, IL 61102

**Contact:** Dennis Horton (815) 963-2222 dhorton@chicago.bbb.org

### Friday, April 27

2:30 pm – 4:00 pm

#### Financial Cents Financial Literacy Presentation and Rap Session

**Sponsors:** Northern Illinois University

**Details:** NIU Financial Cents presents college student financial independence info including budgeting, investing basics, credit card rules-dangers, college loans

**Where:** NIU Office of Student Financial Aid, 245 Swen Parson Hall, Dekalb, IL 60115

**Contact:** Thurston Booth (815) 753-5002 thurston@niu.edu

**RSVP By Date:** 04/26/2012

## Retirement Planning

### Monday, April 23

10:30 am – 11:30 am

#### How to be SMART about Senior Living!

**Sponsors:** First Presbyterian Church, Morning Star Village

**Details:** Wondering what all the options are for Senior Living and where you fit in? This course gives you 5 simple steps to guide you in the right direction!

**Where:** First Presbyterian Church, 406 N Main Street, Rockford, IL 61103

**Contact:** Kristen Comer (815) 484-9500 kristen@livewithmorningstar.com

**RSVP By Date:** 04/20/2012

### Tuesday, April 24

6:00 pm – 7:30 pm

#### Lions, Tigers, and Bears! Where's That Yellow Brick Road for Retirement?

**Sponsors:** Klaas Financial, inc., MembersAlliance Credit Union

**Details:** Following the yellow brick road to financial peace isn't as easy as clicking your heels together and wishing you were there. What are the obstacles?

**Where:** MembersAlliance Credit Union, 2550 S. Alpine Rd., Rockford, IL 61108

**Contact:** Michael Golembiesky (815) 877-8440 ext. 114 mikeg@klaasfinancial.com

**RSVP By Date:** 04/23/2012



**6:30 pm – 7:30 pm****Maximizing Your Social Security Benefits****Sponsors:** Rockford Public Library, Ameriprise**Details:** Will Social Security provide the retirement income you need? How to make the most of your Social Security benefits. Other sources of retirement income.**Where:** Rockton Centre Branch, Rockford Public Library, 3112 Rockton Ave, Rockford, IL 61102**Contact:** Deborah Webb (815) 637-9366 deborah.webb@ampf.com**RSVP By Date:** 04/23/2012

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**Wednesday, April 25**

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**10:00 am – 11:00 am****Smart Choices in Retirement Seminar****Sponsors:** Edward Jones Investments**Details:** Learn how to achieve a stable, steady income in retirement.**Where:** North Suburban Library-Roscoe, 5562 Clayton Circle, Roscoe, IL 61073**Contact:** Holly Muth (815) 623-3624 holly.muth@edwardjones.com**RSVP By Date:** 04/23/2012**1:00 pm – 3:00 pm****Planning for Retirement and Beyond:  
Don't Wait Too Long****Sponsors:** Sue Gabel, Rick Haefele, Mary Hallock, Palmer Klaas, Tom Bleed**Details:** A panel discussion consisting of local area professionals in insurance, retirement housing, financial planning and social security.**Where:** Rockford Public Library Northeast Branch, 6685 E State Street, Rockford, IL 61108**Contact:** Sue Gabel (815) 397-7030 esgabel2@msn.com**2:30 pm – 4:00 pm****Straight Talk with the Experts:  
Veterans' End of Life Benefits & Resources****Sponsors:** Northern Illinois Hospice and Grief Center, Veterans Administration and Olson's Funeral and Cremation Services, Ltd.**Details:** For veterans and their families. Facilitators will discuss veterans end of life care and benefits, military funeral planning and survivor benefits.**Where:** Stockholm Inn, 2420 Charles St, Rockford, IL 61108**Contact:** Kellie Miller (815) 398-0500 kmiller@northernillinoisohospice.org**RSVP By Date:** 04/18/2012**6:00 pm – 7:30 pm****Financial RED ZONE – Dealing with the 10 years  
BEFORE and AFTER Retirement!****Sponsors:** Klaas Financial, inc., NorthPointe Health & Wellness**Details:** Whether you are closing in on that retirement day, or you have already made the leap, don't get tackled short of your financial goal line!**Where:** NorthPointe Health & Wellness, 5512 Elevator Rd, Roscoe, IL 61073**Contact:** Michael Golembiesky (815) 877-8440 ext. 114

mikeg@klaasfinancial.com

**RSVP By Date:** 04/23/2012

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**Thursday, April 26**

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**6:30 pm – 8:00 pm****Addressing the Growing Retirement Concerns of  
Baby Boomers****Sponsors:** Savant Capital Management, P.A. Peterson Center for Health**Details:** Recent market volatility has baby boomers doubting their retirement readiness. We will provide clarity on protecting your nest egg and making it last.**Where:** P.A. Peterson Center for Health, 1311 Parkview Avenue, Rockford, IL 61107**Contact:** Matt Armstrong (815) 227-0300 marmstrong@savantcapital.com**6:30 pm – 7:30 pm****How to be SMART about Senior Living!****Sponsors:** Morning Star Village, Rockford Public Library**Details:** Wondering what all the options are for Senior Living and where you fit in? This course gives you 5 simple steps to guide you in the right direction!**Where:** Rockford Public Library- East Branch, 6685 East State Street, Rockford, IL 61108**Contact:** Kristen Comer (815) 484-9500 kristen@livewithmorningstar.com**RSVP By Date:** 04/23/2012

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**Friday, April 27**

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**10:00 am – 11:30 am****Addressing the Growing Retirement Concerns of  
Baby Boomers****Sponsors:** Savant Capital Management, NIU-Rockford**Details:** Recent market volatility has baby boomers doubting their retirement readiness. We will provide clarity on protecting your nest egg and making it last.**Where:** NIU-Rockford, 8500 East State Street, Rockford, IL 61108**Contact:** Matt Armstrong (815) 227-0300 marmstrong@savantcapital.com

## Saturday, April 28

9:30 am – 10:30 am

### Retirement Has Changed, What's Your Next Move?

**Sponsors:** Edward Jones Investments

**Details:** Learn how to take inventory of current assets and determine how much money you may need during retirement.

**Where:** North Suburban Library-Roscoe, 5562 Clayton Circle, Roscoe, IL 61073

**Contact:** Holly Muth (815) 623-3624 holly.muth@edwardjones.com

**RSVP By Date:** 04/25/2012

10:30 am – 11:30 am

### Maximizing Your Social Security Benefits

**Sponsors:** Ameriprise, Rockford Public Library

**Details:** Will Social Security provide the income you need? How to make the most of your Social Security benefits. Other sources of retirement income.

**Where:** East Branch, Rockford Public Library, 6685 E. State Street, Rockford, IL 61108

**Contact:** Deborah Webb (815) 637-9366 deborah.webb@ampf.com

**RSVP By Date:** 04/27/2012

## Saving & Planning for College

## Tuesday, April 24

5:00 pm – 6:00 pm

### Unveiling the Mystery of Financial Aid

**Sponsors:** ISACorps, Rock Valley District (James Carrell & Brandon Fielder), Generations Credit Union, Illinois Student Assistance Commission (ISAC)

**Details:** Thinking about college and how you will pay for it? This presentation will discuss the what, where, when and how of the financial aid process.

**Where:** Whitehead Realty Building, Lower Level, 839 N. Perryville Road, Rockford, IL 61107

**Contact:** Denise Leonard (815) 316-2900 ext. 104

dleonard@generationscu.org

6:30 pm – 7:30 pm

### How Will We Pay for College?

**Sponsors:** Rockford Public Library

**Details:** Get the latest information about college costs, scholarships, financial aid applications, education loans, and college financing – all your options.

**Where:** Rockford Public Library East Branch, 6685 E. State St., Rockford, IL 61108

**Contact:** Zoe Norwood (815) 965-7606 ext. 626

znorwood@rockfordpubliclibrary.org

**RSVP to:** Operator (815) 965-7606

znorwood@rockfordpubliclibrary.org

**RSVP By Date:** 04/24/2012

## Wednesday, April 25

4:00 pm – 5:00 pm

### Funding Your College Education

**Sponsors:** Rasmussen College, Premier Wealth Group-MetLife

**Details:** We will cover a number of topics related to tracking down sources of funding in order to pay for college.

**Where:** Rasmussen College, 6000 East State Street, 4th Floor, Room 303, Rockford, IL 61108

**Contact:** Robert Hill (815) 316-4827 robert.hill@rasmussen.edu

## Thursday, April 26

5:00 pm – 6:00 pm

### Unveiling the Mystery of Financial Aid

**Sponsors:** ISACorps, Rock Valley District (James Carrell & Brandon Fielder), Banner of Truth International, Generations Credit Union, Illinois Student Assistance Commission (ISAC)

**Details:** Thinking about college and how you will pay for it? This presentation will discuss the what, where, when and how of the financial aid process.

**Where:** Banner of Truth International Ministries, 1401 W. State Street, Rockford, IL 61102

**Contact:** Denise Leonard (815) 316-2900 ext. 104

dleonard@generationscu.org

## Friday, April 27

9:00 am – 11:00 am

### FAFSA Friday

**Sponsors:** Northern Illinois University

**Details:** FAFSA Friday is designed to help students and parents complete the Free Application for Federal Student Aid to apply for financial aid in 2012-13.

**Where:** NIU Office of Student Financial Aid, 245 Swen Parson Hall, Dekalb, IL 60115

**Contact:** Andrea Allen (815) 753-1395 aallen4@niu.edu

## Savvy Shopping & Bargain Hunting

### Saturday, April 21

9:00 am – 10:30 am

#### Don't Pay Too Much for Your Funeral – Advanced Funeral Planning

**Sponsors:** Grace Funeral & Cremation Services

**Details:** The time to plan a funeral service is before a death occurs. We'll provide valuable information and numerous ways to save money on funeral services.

**Where:** Grace Funeral & Cremation Services, 1340 South Alpine Road, Rockford, IL 61108

**Contact:** Kristan McNames (815) 395-0559 [kristan@gracefh.com](mailto:kristan@gracefh.com)

### Tuesday, April 24

9:30 am – 11:00 am

#### Don't Pay Too Much for Your Funeral – Advanced Funeral Planning

**Sponsors:** Grace Funeral & Cremation Services

**Details:** The time to plan a funeral service is before a death occurs. We'll provide valuable information and numerous ways to save money on funeral services.

**Where:** Grace Funeral & Cremation Services, 1340 South Alpine Road, Rockford, IL 61108

**Contact:** Kristan McNames (815) 395-0559 [kristan@gracefh.com](mailto:kristan@gracefh.com)

5:30 pm – 6:30 pm

#### Drive Away Happy

**Sponsors:** Rock Valley Federal Credit Union

**Details:** Goal of workshop is to prepare participants for the choices involved in the car buying process. Helpful for young adults or firsttime buyers.

**Where:** Rock Valley Federal Credit Union, 11280 Forest Hills Rd, Machesney Park, IL 61115

**Contact:** Lori Perkins (815) 282-7438 [lperkins@rvfcu.org](mailto:lperkins@rvfcu.org)

**RSVP By Date:** 04/23/2012

### Wednesday, April 25

1:00 pm – 2:30 pm

#### Don't Pay Too Much for Your Funeral – Advanced Funeral Planning

**Sponsors:** Grace Funeral & Cremation Services

**Details:** The time to plan a funeral service is before a death occurs. We'll provide valuable information and numerous ways to save money on funeral services.

**Where:** Grace Funeral & Cremation Services, 1340 South Alpine Road, Rockford, IL 61108

**Contact:** Kristan McNames (815) 395-0559 [kristan@gracefh.com](mailto:kristan@gracefh.com)

5:30 pm – 6:15 pm

#### Crazy Couponing

**Sponsors:** Court Street United Methodist Church, Family Credit Management

**Details:** Sharpen your scissors and get ready to save money. Learn how to maximize your shopping experience using coupons. Optional Dinner 2.50 – Need RSVP.

**Where:** Court Street United Methodist Church, 215 N Court St, Rockford, IL 61103

**Contact:** Sue Cram (815) 962-6061 [sue.cram@lssi.org](mailto:sue.cram@lssi.org)

**RSVP By Date:** 04/23/2012

5:30 pm – 7:00 pm

#### Don't Pay Too Much for Your Funeral – Advanced Funeral Planning

**Sponsors:** Grace Funeral & Cremation Services

**Details:** The time to plan a funeral service is before a death occurs. We'll provide valuable information and numerous ways to save money on funeral services.

**Where:** Grace Funeral & Cremation Services, 1340 South Alpine Road, Rockford, IL 61108

**Contact:** Kristan McNames (815) 395-0559 [kristan@gracefh.com](mailto:kristan@gracefh.com)

### Thursday, April 26

10:00 am – 11:00 am

#### Join the Coupon Clipping Craze!

**Sponsors:** Spring Ridge Senior Housing, Family Credit Management, Lutheran Social Service of Illinois

**Details:** Learn how to get the most from your coupons and stretch your food dollars. Learn the differences between newspaper coupons and manufacturer's coupons.

**Where:** Spring Ridge Senior Housing, 6645 Fincham Dr, Rockford, IL 61108

**Contact:** Jenna Kresanek (815) 397-4210 [jenna.kresanek@lssi.org](mailto:jenna.kresanek@lssi.org)

12:00 pm – 12:45 pm

#### Coupon Clipping with the Pros

**Sponsors:** Family Credit Management, Rock Valley Credit Union

**Details:** Learn the strategies. See the results.

**Where:** Rock Valley Credit Union, 11280 Forest Hills Road, Machesney Park, IL 61115

**Contact:** Heidi Berardi (815) 484-1608 [heidi.berardi@familycredit.org](mailto:heidi.berardi@familycredit.org)

**1:00 pm – 2:30 pm****Don't Pay Too Much for Your Funeral – Advanced Funeral Planning****Sponsors:** Grace Funeral & Cremation Services**Details:** The time to plan a funeral service is before a death occurs. We'll provide valuable information and numerous ways to save money on funeral services.**Where:** Grace Funeral & Cremation Services, 1340 South Alpine Road, Rockford, IL 61108**Contact:** Kristan McNamers (815) 395-0559 kristan@gracefh.com

## Small Business & Entrepreneurship

### Thursday, April 26

**1:00 pm – 3:00 pm****R U Ready to Be An Entrepreneur?****Sponsors:** Northern Illinois SCORE, Stillman Bank**Details:** Ever dreamed of owning your own business? Find out what it takes to become an entrepreneur, and what steps you need to take to pursue that dream.**Where:** EIGERlab, 605 Fulton Ave., Rockford, IL 61103**Contact:** Jim Dehler (815) 962-0122 info@northernillinoiscore.org

## Taxes

### Monday, April 23

**6:00 pm – 7:30 pm****The Impact of a Presidential Election on Your Tax Bill****Sponsors:** Savant Capital Management, NIU-Rockford**Details:** Review of the U.S. tax code history, our major tax rules, and how they may or may not impact you in a presidential election year.**Where:** NIU-Rockford, 8500 East State Street, Rockford, IL 61108**Contact:** Matt Armstrong (815) 227-0300 marmstrong@savantcapital.com

### Wednesday, April 25

**4:00 pm – 5:00 pm****Health Savings Accounts – Is One Right For You?****Sponsors:** H & R Block, Rockford Public Library**Details:** Learn about Health Savings accounts (HSA) including eligibility, contributions, distributions, restrictions and tax considerations.**Where:** Rockford Public Library-East Branch, 6685 E State St, Rockford, IL 61108**Contact:** Jennifer Vola (815) 282-1040 jennifer.vola@tax.hrblock.com

### Thursday, April 26

**10:00 am – 11:30 am****The Impact of a Presidential Election on Your Tax Bill****Sponsors:** Savant Capital Management, NIU-Rockford**Details:** Review of the U.S. tax code history, our major tax rules, and how they may or may not impact you in a presidential election year.**Where:** NIU-Rockford, 8500 East State Street, Rockford, IL 61108**Contact:** Matt Armstrong (815) 227-0300 marmstrong@savantcapital.com

## Teens & Money

### Saturday, April 21

**11:45 am – 2:30 pm****Teen Financial Reality Fair****Sponsors:** Rockford Area Chapter of Credit Unions (RACCU), Rockford Public Library**Details:** Get ready for the real world! A fun, interactive game for students age 13 to 18 to learn how to spend money once you are on your own. (Free pizza too)**Where:** Rockford Public Library - East Branch, 6685 East State Street, Rockford, IL 61108**Contact:** Denise Leonard (815) 316-2900 ext. 104

dleonard@generationscu.org

**RSVP By Date:** 04/20/2012

## Unemployment & Job Transitioning

### Wednesday, April 25

**10:00 am – 11:00 am****Job Search Savvy Without Going Broke****Sponsors:** Goodwill Industries of Northern Illinois**Details:** Attend Goodwill's Seeker Session and learn tips to avoid employment scams and how to maximize your money in your job search.**Where:** Goodwill Mission Services Center, 615 N Longwood St, Lower Level, Rockford, IL 61107**Contact:** Courtney Geiger (815) 965-3795 programs@goodwillni.org



**5:30 pm – 6:30 pm****Social Media for Job Hunting? Learn Trends in Branding Yourself****Sponsors:** North Suburban Library, TPM Technology**Details:** Come learn how to develop your personal brand using social media. Learn tips for selling yourself and finding career opportunities.**Where:** North Suburban Library, 6340 N 2nd St, Loves Park, IL 61111**Contact:** Tom McDunn (815) 985-7075 [yourtech@tpmtech.biz](mailto:yourtech@tpmtech.biz)

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**Thursday, April 26**

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**1:00 pm – 1:45 pm****Best Practices for Online Job Seeking****Sponsors:** Rockford Register Star**Details:** A tutorial for uploading your resume on Monster.com, utilizing Monster Match and searching for open positions online.**Where:** Rockford Register Star, 2nd Floor Conference Room, 99 East State Street, Rockford, IL 61104**Contact:** Betsey Batchelor (815) 987-1213 [bbatchelor@rrstar.com](mailto:bbatchelor@rrstar.com)**RSVP By Date:** 04/20/2012

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**Friday, April 27**

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**10:00 am – 11:00 am****Choose Work! Work Incentive Programs Overview****Sponsors:** Work Incentives Planning Assistance**Details:** Are you an SSI or SSDI beneficiary and want to work, but unsure how or even if you can work? Find out how the work program and incentives work!**Where:** Goodwill Mission Services Center, 615 N Longwood St, Lower Level, Rockford, IL 61107**Contact:** Courtney Geiger (815) 965-3795 [programs@goodwillni.org](mailto:programs@goodwillni.org)**10:30 am – 12:00 pm****Seeking Work Online****Sponsors:** Goodwill Industries of Northern Illinois**Details:** Learn common job search engines and how to navigate them, as well as tips for online applications and emailing your resume.**Where:** Goodwill Mission Service Center, 615 N Longwood St, Rockford, IL 61107**Contact:** Liz Lucas (815) 987-6223 [programs@goodwillni.org](mailto:programs@goodwillni.org)**RSVP By Date:** 04/26/2012

## PRIVATE EVENTS

Most Money Smart Week events are open to the public. However, a select few are scheduled for private audiences including students, people in the workplace and partner clients. In recognition of their contributions, below is a listing of those activities as well as the sponsoring organizations.

**Cooking on a Budget – Plan, Shop, Save****Sponsors:** University of Illinois Extension**Kids and Money – Helpful Steps For Parents****Sponsors:** Girl Scouts of Northern Illinois**Money Management ABCs****Sponsors:** Raymond James, Nashold Elementary School, PNC Bank, MetLife, Klaas Financial, Rockford Housing Authority, First National Bank & Trust Co, BMO Harris Bank, Discovery Center Museum**The 401k Fee Disclosure –  
What it means to you and your company****Sponsors:** Franchesco's, Touchstone Retirement Group**The ABC's of Banking****Sponsors:** Fifth Third Bank, Rockford Boys and Girls Club**The Reality Store****Sponsors:** Rockford Boys and Girls Club

# BRING MONEY SMART WEEK HOME AND LEARN ONLINE!

In addition to the hundreds of free classes offered across Illinois during Money Smart Week, there are countless online resources that help consumers with a variety of financial topics all year round. Most are helpful and provide genuine, sound advice on how to manage your money. This list represents just a few that feature free information, tools and tips on a broad range of financial topics for all audiences.



My Money  
[www.mymoney.gov](http://www.mymoney.gov)

National Endowment for Financial Education  
[www.nefe.org](http://www.nefe.org)  
[www.smartaboutmoney.org](http://www.smartaboutmoney.org)

360 Degrees of Financial Literacy  
[www.360financialliteracy.org](http://www.360financialliteracy.org)

Federal Reserve System  
[www.federalreserveeducation.org](http://www.federalreserveeducation.org)

Financial Planning Association  
[www.fpanet.org](http://www.fpanet.org)

CFP Board  
[www.cfp.net](http://www.cfp.net)

Money Smart Week  
[www.moneysmartweek.org](http://www.moneysmartweek.org)



## ROCKFORD PARTNERS

89.5 WNII	Morning Star Village
Alpine Bank	North Suburban Library District
Ameriprise Financial	Northern IL SCORE
Army OneSource	Northern Illinois Hospice and Grief Center
Banner of Truth International	Northern Illinois University – Rockford
Better Business Bureau	Olson Funeral and Cremation
BlueCross BlueShield of Illinois	P.A. Peterson Center for Health
BMO Harris Bank	PNC Bank
Boys and Girls Club of Rockford	Premier Wealth Group – MetLife
City of Rockford Human Services	Rasmussen College
Community Bank of Oregon	Raymond James & Associates, Inc
Comptroller Judy Baar Topinka's Office	Riverside Community Bank
COUNTRY Financial	Rock Valley Credit Union
Court Street United Methodist Church	Rockford Area Affordable Housing Coalition
Des Plaines Community Senior Center	Rockford Area Chapter of Credit Unions
Discovery Center Museum	Rockford Chamber of Commerce
Eckburg & Bates Insurance Agency	Rockford Housing Authority
Econ Illinois	Rockford Municipal Employees Credit Union
Edward Jones	Rockford Public Library
Family Credit Management	Rockford Public Schools
Fifth Third Bank	Rockford Register Star
First National Bank and Trust Company	Savant Capital Management
Generations Credit Union	Social Security Administration
Goodwill Industries of Northern Illinois	SouthSide Community Credit Union
Grace Funeral & Cremation Services	Spring Ridge Senior Housing
H&R Block	Stillman Bank
Holy Family Church Re-Employment Network	Strive Real Estate, Inc.
Howard, Hardyman & Worden	SwedishAmerican Hospital
Internal Revenue Service	The Insurance Lady
Klaas Financial, inc.	TPM Technology
Lifescape Community Services, Inc.	Transamerica Financial Advisors, Inc.
Lutheran Social Services	Tures and Associates PC
McGreevy Williams P.C.	University of Illinois Extension
MembersAlliance Credit Union	Veteran's Affairs Clinic Rockford
Merrill Lynch	Whitehead Realtors
Metropolitan Title Agency	Williams-Manny Horizon Group
Moneythink	Winnebago County Schools Credit Union