

# Northern Illinois

Boone, DeKalb, Jo Daviess, Ogle,  
Stephenson & Winnebago Counties

CALENDAR OF EVENTS



[MONEYSMARTWEEK.ORG](http://MONEYSMARTWEEK.ORG)



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**MONEY  
SMART  
WEEK**  
ILLINOIS

**MONEY  
SMART  
WEEK**<sup>®</sup>

**APRIL 5 – 12, 2014**

FEDERAL RESERVE BANK  
OF CHICAGO

[MONEYSMARTWEEK.ORG](http://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, save, borrow, protect and invest 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 5-12.

More than 1,000 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 Boone, DeKalb, Jo Daviess, Ogle, Stephenson and Winnebago counties. 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](http://MONEYSMARTWEEK.ORG)

## MONEY SMART WEEK®

ILLINOIS  
APRIL 5-12, 2014

FEDERAL RESERVE BANK  
OF CHICAGO

[MONEYSMARTWEEK.ORG](http://MONEYSMARTWEEK.ORG)



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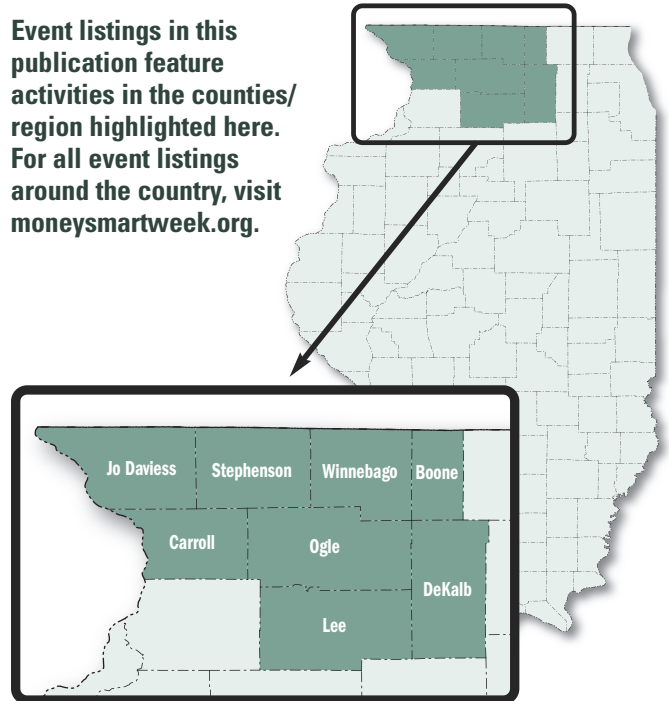


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## Northern Illinois

Boone, DeKalb, Jo Daviess, Ogle,  
Stephenson & Winnebago Counties

Event listings in this publication feature activities in the counties/region highlighted here. For all event listings around the country, visit [moneysmartweek.org](http://moneysmartweek.org).



### SEARCH BY COUNTY

Boone .....	2
DeKalb .....	4
Jo Daviess .....	10
Ogle .....	12
Stephenson .....	14
Winnebago .....	17

### SEARCH BY EVENT TYPE

Online .....	2
Public .....	2
Private .....	40

## ONLINE EVENTS

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

## WINNEBAGO

## Saturday, April 12

9:00 am – 5:00 pm

### Online First Time Homebuyer Education Series—Free to First 50 Callers

**Sponsors:** Family Credit Management

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

**URL:** [www.ehomeamerica.org/fcms](http://www.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:** 04/11/2014

## PUBLIC EVENTS

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.

## BOONE

## Saturday, April 5

9:00 am – 10:00 am

### Preparing Your Estate Plan

**Sponsors:** Belvidere Family YMCA, Edward Jones, Generations Credit Union, Nathan J. Noble, Attorney at Law

**Details:** This seminar will help familiarize you with the basic steps of estate planning, including the function of a will and the different types of trusts. Estate planning attorney will be present.

**Where:** Belvidere Family YMCA, 220 W. Locust St, Belvidere, IL 61008

**Contact:** Jacque Daehler (815) 544-5984  
[Jacqueline.Daehler@edwardjones.com](mailto:Jacqueline.Daehler@edwardjones.com)

**RSVP By Date:** 04/04/2014

## Monday, April 7

4:00 pm – 5:00 pm

### Money Smart Gardening

**Sponsors:** Ida Public Library, University of Illinois Extension-Boone County

**Details:** Come learn how simple, fun, and inexpensive gardening can be.

You will learn gardening tips and ideas that will save you time and money.

**Where:** Ida Public Library, 320 N. State St, Belvidere, IL 61008

**Contact:** Judy Hodge (815) 544-3710 [hodg@illinois.edu](mailto:hodg@illinois.edu)

## Tuesday, April 8

10:00 am – 11:00 am

### Supermarket Smarts: A Guided Store Tour for Your Wallet and Health

**Sponsors:** Pacemaker Countryside Market, University of Illinois Extension-Boone County

**Details:** Learn to navigate the grocery store for cost savings tips while keeping healthy food choices in mind. Stretch your dollars, not your waist!

**Where:** Pacemaker Countryside Market, 413 Southtowne Dr, Belvidere, IL 61008

**Contact:** Marilyn Csernus (815) 732-2191 [mcsernus@illinois.edu](mailto:mcsernus@illinois.edu)

**RSVP By Date:** 04/07/2014

## Thursday, April 10

10:30 am – 11:30 am

### 10 Rules of the Road to Investing

**Sponsors:** Belvidere Family YMCA, Edward Jones, Generations Credit Union

**Details:** Explore how you can move toward your financial goals. Learn the fundamental concepts of investing and potential strategies to help you build wealth.

**Where:** Belvidere Family YMCA, 220 W. Locust St, Belvidere, IL 61008

**Contact:** Jacque Daehler (815) 544-5984  
[Jacqueline.Daehler@edwardjones.com](mailto:Jacqueline.Daehler@edwardjones.com)

**RSVP By Date:** 04/09/2014

**12:30 pm – 1:30 pm****Spending Your SNAP Dollars Wisely****Presented in:** English, Spanish**Sponsors:** Prairie State Legal Services, The Salvation Army, U of I Extension - Boone County**Details:** Learn how to apply for SNAP (Food Stamp) benefits and use your benefits wisely.**Where:** The Salvation Army, 422 S. Main St, Belvidere, IL 61008**Contact:** Judy Hodge (815) 544-3710 [hodg@illinois.edu](mailto:hodg@illinois.edu)**RSVP By Date:** 04/04/2014**DEKALB****Saturday, April 5****10:00 am – 11:00 am****Money Smart Kids Read! Storytime Includes Free Book for First 15 Kids****Presented in:** English, Spanish**Sponsors:** COUNTRY Financial, DeKalb Public Library, PNC Bank**Details:** Learn about money with Curious George. Includes story time, an activity, and take home items. For kids ages 3 and up.**Where:** DeKalb Public Library, 309 Oak St, DeKalb, IL 60115**Contact:** Edith Craig (815) 756-9568 ext. 260 [edithc@dkpl.org](mailto:edithc@dkpl.org)**Monday, April 7****11:00 am – 1:00 pm****Understanding Your Credit Score****Sponsors:** Castle Bank, DeKalb County Ca\$h Coalition, Northern Illinois University's Financial Literacy Collaborative**Details:** Join us to find out what is contained in your credit report, how credit bureau information generates a score, and the impact it has on getting a loan.**Where:** NIU - New Hall Community Center Table, 1175 N. Lincoln Dr, DeKalb, IL 60115**Contact:** Robert Heck (815) 754-5107 [rheck@castlebank.com](mailto:rheck@castlebank.com)**12:00 pm – 1:00 pm****Budgeting Makes Cents by Office of Comptroller Judy Baar Topinka****Sponsors:** Office of Comptroller Judy Baar Topinka, United Way of Kishwaukee**Details:** Learn how to prepare a monthly budget, track and maintain a budget, comparison shop and cut expenses.**Where:** Hope Haven, 1145 Rushmoore Dr, DeKalb, IL 60115**Contact:** Julie Ayres (312) 814-2586 [ayresj@mail.ioc.state.il.us](mailto:ayresj@mail.ioc.state.il.us)**2:00 pm – 3:00 pm****Credit: How it Affects You by Office of Comptroller Judy Baar Topinka****Sponsors:** Office of Comptroller Judy Baar Topinka, United Way of Kishwaukee**Details:** Comparison shop for credit cards, understand your billing statements, review your credit scores and history.**Where:** Hope Haven, 1145 Rushmoore Dr, DeKalb, IL 60115**Contact:** Julie Ayres (312) 814-2586 [ayresj@mail.ioc.state.il.us](mailto:ayresj@mail.ioc.state.il.us)**4:15 pm – 6:15 pm****Using Children's Literature to Teach Financial Literacy****Sponsors:** DeKalb County Ca\$h Coalition, NIU's Center for Economic Education, Northern Illinois University's Financial Literacy Collaborative**Details:** Learn how to teach key economic and personal finance concepts through the use of award-winning and popular children's books including STEM text.**Where:** Community Coordinated Child Care 4-C, 155 N. Third St, DeKalb, IL 60115**Contact:** Judith Dymond (815) 753-4751 [jdymond@niu.edu](mailto:jdymond@niu.edu)**7:00 pm – 8:00 pm****Top Tech Tools to Manage Money****Sponsors:** Family Credit Management, Sycamore Public Library**Details:** From budgeting websites to apps that will give you more bang for your buck, learn about the most useful tech tools that will help you manage money.**Where:** Sycamore Public Library, 103 E. State St, Sycamore, IL 60178**Contact:** Heidi Berardi (800) 994-3328 ext. 108 [heidi.berardi@familycredit.org](mailto:heidi.berardi@familycredit.org)**RSVP By Date:** 04/06/2014**Tuesday, April 8****10:00 am – 11:30 am****Optimizing Retirement Income in a Low Interest Rate Environment****Sponsors:** Savant Capital Management**Details:** Maximize your retirement income stream by using time-tested strategies and avoiding common mistakes investors make, while minimizing your tax bill.

**Where:** The Lincoln Inn, 240 E. Lincoln Highway, DeKalb, IL 60115

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

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**11:00 am – 12:00 pm**

### Coupon Clipping with the Pros

**Sponsors:** Family Credit Management, Hy-Vee

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

**Where:** Hy-Vee, 2700 DeKalb Ave, Sycamore, IL 61078

**Contact:** Heidi Berardi (800) 994-3328 ext. 108

[heidi.berardi@familycredit.org](mailto:heidi.berardi@familycredit.org)

**RSVP By Date:** 04/07/2014

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**11:00 am – 1:00 pm**

### Understanding Your Credit Score

**Sponsors:** Castle Bank, DeKalb County Ca\$h Coalition, Northern Illinois University's Financial Literacy Collaborative

**Details:** Find out what is contained in your credit report, how credit bureau information generates a score, and the impact it may have on getting a loan.

**Where:** NIU - DuSable Hall Lobby, University Circle Dr,

DeKalb, IL 60115

**Contact:** Robert Heck (815) 754-5107 [rheck@castlebank.com](mailto:rheck@castlebank.com)

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**6:30 pm – 7:30 pm**

### ID Theft, Scams, Fraud: Tips from the Office of Comptroller Judy Baar Topinka

**Sponsors:** Office of Comptroller Judy Baar Topinka, Sycamore Library

**Details:** Identify potential scams and fraud. How to protect yourself against ID theft, what steps to take if you have been a victim.

**Where:** Sycamore Library, 103 E. State St, Sycamore, IL 60178

**Contact:** Julie Ayres (312) 814-2586 [ayresj@mail.ioc.state.il.us](mailto:ayresj@mail.ioc.state.il.us)

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**6:30 pm – 7:30 pm**

### Making Credit Work for You: Smart Ways to Manage Your Credit

**Sponsors:** Baldi Berg & Wallace, Ltd, DeKalb County Ca\$h Coalition, Kirkland & Ellis LLP, NIU's Center for Economic Education, Northern Illinois University's Financial Literacy Collaborative, Oak Point Partners, Inc.

**Details:** Learn from experts about how to manage credit and debt in financially sound ways while avoiding the pitfalls of credit misuse and excessive debt.

**Where:** Eduardo's Mexican Restaurant, 214 E. Lincoln Highway,

DeKalb, IL 60115

**Contact:** Judith Dymond (815) 753-4751 [jdymond@niu.edu](mailto:jdymond@niu.edu)

**7:00 pm – 8:00 pm**

### Mastering Money Management

**Sponsors:** DeKalb County Ca\$h Coalition, NIU Financial Cents, Northern Illinois University's Financial Literacy Collaborative

**Details:** This session will identify the importance of keeping your finances in order, what resources on campus can help with finances, and planning.

**Where:** NIU - Stevenson Smart Classroom, 1321 S. Stevenson Dr, DeKalb, IL 60115

**Contact:** Randi Napientek (815) 753-0713 [randi@niu.edu](mailto:randi@niu.edu)

## Wednesday, April 9

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**11:00 am – 1:00 pm**

### Understanding Your Credit Score

**Sponsors:** Castle Bank, DeKalb County Ca\$h Coalition, Northern Illinois University's Financial Literacy Collaborative

**Details:** Find out what is contained in your credit report, how credit bureau information generates a score, and the impact it may have on getting a loan.

**Where:** NIU - DuSable Hall Lobby, University Circle Dr,

DeKalb, IL 60115

**Contact:** Robert Heck (815) 754-5107 [rheck@castlebank.com](mailto:rheck@castlebank.com)

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**12:00 pm – 5:00 pm**

### Free Tax Preparation and Filing

**Sponsors:** DeKalb County Ca\$h Coalition, Goodwill Northern Illinois, Northern Illinois University's Financial Literacy Collaborative, VITA

**Details:** FREE Tax Preparation and Filing for NIU Students. All students are invited, including international students!

**Where:** NIU - Founders Memorial Library Student Lounge, 200 Carroll Ave, DeKalb, IL 60115

**Contact:** Randi Napientek (815) 753-0713 [randi@niu.edu](mailto:randi@niu.edu)

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**5:00 pm – 6:00 pm**

### Negotiating Your Salary

**Sponsors:** BrightStar Care, DeKalb County Ca\$h Coalition, NIU Financial Cents, Northern Illinois University's Financial Literacy Collaborative

**Details:** Graduation is approaching fast. Finding the job you love is important, but make sure you get paid what you are worth.

**Where:** NIU - Barsema Hall, 740 Garden Rd, DeKalb, IL 60115

**Contact:** Randi Napientek (815) 753-0713 [randi@niu.edu](mailto:randi@niu.edu)

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**6:00 pm – 7:00 pm**

### Financial Recovery—Learn Steps to Help Rebuild Your Credit

**Sponsors:** DeKalb County Ca\$h Coalition, Northern Illinois University's Financial Literacy Collaborative, TCF Bank



**Details:** Experiencing financial setbacks? Take the steps that will help recoup your finances with a financial recovery plan and rebuild your credit.

**Where:** NIU - Holmes Student Center Room 506, 340 Carroll Ave, DeKalb, IL 60115

**Contact:** Tia Anderson (815) 753-9212 [tanders1@tcfbank.com](mailto:tanders1@tcfbank.com)

## Thursday, April 10

10:30 am – 11:30 am

### Anticipating the Cost of Aging in Place

**Sponsors:** Optimal Care Advocates

**Details:** Learn about the supports and services that may be needed by a senior to safely live in their own home. Gain a basic knowledge of the cost to AIP.

**Where:** Feed 'em Soup Building, 122 S. First St, DeKalb, IL 60115

**Contact:** Robin Berkheimer RN BA LNHA (815) 985-6149  
[rberkheimerrn@charter.net](mailto:rberkheimerrn@charter.net)

11:00 am – 1:00 pm

### Understanding Your Credit Score

**Sponsors:** Castle Bank, DeKalb County Ca\$h Coalition, Northern Illinois University's Financial Literacy Collaborative

**Details:** Find out what is contained in your credit report, how credit bureau information generates a score, and the impact it may have on getting a loan.

**Where:** NIU - Holmes Student Center Diversions Lounge Area, 340 Carroll Ave, DeKalb, IL 60115

**Contact:** Robert Heck (815) 754-5107 [rheck@castlebank.com](mailto:rheck@castlebank.com)

1:00 pm – 2:00 pm

### Home Equity Conversion Mortgages

**Sponsors:** Mortgage Services III, LLC

**Details:** Homeowners age 62 and over will learn about FHA products that help seniors pay off their mortgages. This presentation is co-sponsored by MSI Reverse.

**Where:** DeKalb Public Library, 309 Oak St, DeKalb, IL 60115

**Contact:** Thomas Conwell (815) 520-4046 [tconwell@msiloan.biz](mailto:tconwell@msiloan.biz)  
**RSVP By Date:** 02/05/2014

2:00 pm – 3:00 pm

### Everything You Need to Know to Be a Smart Long Term Care Shopper!

**Sponsors:** Kishwaukee United Way, Optimal Care Advocates

**Details:** Understand housing options. Become familiar with available care options. Learn how to identify quality services.

**Where:** Feed 'em Soup Building, 122 S. First St, DeKalb, IL 60115

**Contact:** Robin Berkheimer RN BA LNHA (815) 985-6149  
[rberkheimerrn@charter.net](mailto:rberkheimerrn@charter.net)

3:30 pm – 4:30 pm

### Congratulations Class of 2014. Welcome to the Land of Loan Repayment

**Sponsors:** DeKalb County Ca\$h Coalition, NIU's Student Financial Aid Office, Northern Illinois University's Financial Literacy Collaborative

**Details:** Students will learn about debt they currently have, resources for loan repayment and loan consolidation, and how to avoid delinquency and default.

**Where:** NIU - Cole Hall Room 106, 200 Carroll Ave, DeKalb, IL 60115

**Contact:** Randi Napientek (815) 753-0713 [randi@niu.edu](mailto:randi@niu.edu)

3:30 pm – 4:30 pm

### Elder Care Cost and How to Pay for It

**Sponsors:** Kishwaukee United Way, Optimal Care Advocates

**Details:** How expensive is long term care? What does Medicare really pay for? If I don't have the assets who pays for the difference?

**Where:** Feed 'em Soup Building, 122 S. First St, DeKalb, IL 60115

**Contact:** Robin Berkheimer RN BA LNHA (815) 985-6149  
[rberkheimerrn@charter.net](mailto:rberkheimerrn@charter.net)

6:00 pm – 7:00 pm

### Credit Crunch—Understanding Credit Scores, Proper Credit Card Use, Budgeting

**Sponsors:** DeKalb County Ca\$h Coalition, NIU Financial Cents, Northern Illinois University's Financial Literacy Collaborative

**Details:** Discussion topics will help you learn what your credit score means, how to budget and properly use your credit cards, and much more!

**Where:** NIU - Stevenson Smart Classroom, 1321 S. Stevenson Dr, DeKalb, IL 60115

**Contact:** Randi Napientek (815) 753-0713 [randi@niu.edu](mailto:randi@niu.edu)

## Friday, April 11

11:00 am – 1:00 pm

### Understanding Your Credit Score

**Sponsors:** Castle Bank, DeKalb County Ca\$h Coalition, Northern Illinois University's Financial Literacy Collaborative

**Details:** Find out what is contained in your credit report, how credit bureau information generates a score, and the impact it may have on getting a loan.

**Where:** NIU - Stevenson Hall Food Court, 1321 S. Stevenson Dr, DeKalb, IL 60115

**Contact:** Robert Heck (815) 754-5107 [rheck@castlebank.com](mailto:rheck@castlebank.com)

**12:00 pm – 1:00 pm****Life After High School with Office of Comptroller  
Judy Baar Topinka****Sponsors:** Office of Comptroller Judy Baar Topinka, United Way  
Kishwaukee**Details:** Evaluate options after high school: Set financial goals, maintain  
good credit, protect yourself against identity theft.**Where:** NIU Founders Memorial Library, 217 Normal Rd, DeKalb, IL 60115**Contact:** Julie Ayres (312) 814-2586 [ayresj@mail.ioc.state.il.us](mailto:ayresj@mail.ioc.state.il.us)**2:00 pm – 3:00 pm****ID Theft, Scams and Fraud: Tips from the  
Office of Comptroller Judy Baar Topinka****Sponsors:** Office of Comptroller Judy Baar Topinka,  
United Way Kishwaukee**Details:** Identify potential scams and fraud, how to protect yourself  
against ID theft as well as steps to take if you have been a victim.**Where:** NIU Founders Memorial Library, 217 Normal Rd, DeKalb, IL 60115**Contact:** Julie Ayres (312) 814-2586 [ayresj@mail.ioc.state.il.us](mailto:ayresj@mail.ioc.state.il.us)**Saturday, April 12****9:00 am – 1:00 pm****Shred Day****Sponsors:** DeKalb County Ca\$h Coalition, Ideal Industries, Inc, NB&T,  
Northern Illinois University's Financial Literacy Collaborative**Details:** Shred Day is an opportunity for local consumers and businesses  
to prevent ID theft and help the environment through free on-site  
document shredding.**Where:** NB&T, 130 W. Lincoln Highway, DeKalb, IL 60115**Contact:** Randi Napientek (815) 753-0713 [randi@niu.edu](mailto:randi@niu.edu)**JO DAVIESS****Monday, April 7****1:00 pm – 2:00 pm****Money Smart Gardening****Sponsors:** First Community Bank of Galena, University of Illinois  
Extension-Jo Daviess County**Details:** Come learn how simple, fun, and inexpensive gardening can be.  
You'll learn gardening tips and ideas that will save you time and money.**Where:** First Community Bank of Galena, 101 Exchange St,

Galena, IL 61036

**Contact:** Maggie Guenzler (815) 858-2273 [guenzler@illinois.edu](mailto:guenzler@illinois.edu)**2:15 pm – 3:15 pm****Keeping Energy Dollars in Your Pocket! Simple  
Steps to Home Energy Savings****Sponsors:** First Community Bank of Galena, University of Illinois Extension**Details:** Have you overlooked some simple steps to energy conservation  
and saving money? Learn how a do-it-yourself home audit can find missed  
opportunities.**Where:** First Community Bank of Galena, 101 Exchange St, Ste. 100,  
Galena, IL 61036**Contact:** Stanley Solomon (815) 235-4125 [jssolomo@illinois.edu](mailto:jssolomo@illinois.edu)**5:30 pm – 6:30 pm****Money Smart Gardening****Sponsors:** Highland Community College West, University of Illinois  
Extension-Jo Daviess County**Details:** Come learn how simple, fun, and inexpensive gardening can be.  
You'll learn gardening tips and ideas that will save you time and money.**Where:** Highland Community College West, 310 West St,  
Elizabeth, IL 61028**Contact:** Maggie Guenzler (815) 858-2273 [guenzler@illinois.edu](mailto:guenzler@illinois.edu)**6:45 pm – 7:45 pm****Keeping Energy Dollars in Your Pocket! Simple  
Steps to Home Energy Savings****Sponsors:** Highland Community College, University of Illinois Extension**Details:** Have you overlooked some simple steps to energy conservation  
and saving money? Learn how a do-it-yourself home audit can find missed  
opportunities.**Where:** Highland Community College West Campus, 300 N. West St,  
Elizabeth, IL 61028**Contact:** Stanley Solomon (815) 235-4125 [jssolomo@illinois.edu](mailto:jssolomo@illinois.edu)**Thursday, April 10****11:00 am – 12:00 pm****Navigating the Grocery Store to Get the Most  
Out of Your Grocery Dollars****Sponsors:** Sullivan's Foods, University of Illinois Extension**Details:** Join the tour as we travel the store and learn helpful tips to maxi-  
mize your shopping experience and stretch your grocery dollars.**Where:** Sullivan's Foods, 103 W. North Ave, Stockton, IL 61085**Contact:** Diane Reinhold (815) 235-4125 [dreinhol@illinois.edu](mailto:dreinhol@illinois.edu)**RSVP to:** Gayle Arnold (815) 858-2273 [gjarnold@illinois.edu](mailto:gjarnold@illinois.edu)**RSVP By Date:** 04/09/2014

## OGLE

## Monday, April 7

7:00 pm – 8:00 pm

**ID Theft, Scams, Fraud: Tips from the Office of Comptroller Judy Baar Topinka****Sponsors:** Office of Comptroller Judy Baar Topinka, United Church of Byron**Details:** Identify potential scams and fraud. How to better protect yourself against identity theft and the steps to take if you have been a victim.**Where:** United Church of Byron, 701 W. 2nd St, Byron, IL 61010**Contact:** Julie Ayres (312) 814-2586 [ayresj@mail.ioc.state.il.us](mailto:ayresj@mail.ioc.state.il.us)

## Tuesday, April 8

7:00 pm – 8:00 pm

**When should I take Social Security? What are My Available Options?****Sponsors:** Family Insurance and Financial Planning, United Church of Byron**Details:** Gain a better understanding of when to take social security. Understand your options before it costs you a fortune in your retirement.**Where:** United Church of Byron, 701 W. 2nd St, Byron, IL 61010**Contact:** Joshua Dockins (815) 516-5544  
[Josh.dockins@myfamilyinsurance.us](mailto:Josh.dockins@myfamilyinsurance.us)

## Wednesday, April 9

10:00 am – 11:00 am

**Supermarket Smarts: A Guided Store Tour for Your Wallet and Health****Sponsors:** SUPERVALU Grocery, University of Illinois Extension-Ogle County**Details:** Learn to navigate the grocery store for cost saving tips while keeping healthy food choices in mind. Stretch your dollars, not your waist!**Where:** SUPERVALU Grocery, 204 N. 4th St, Oregon, IL 61061**Contact:** Marilyn Csernus (815) 732-2191 [mcsernus@illinois.edu](mailto:mcsernus@illinois.edu)  
**RSVP By Date:** 04/08/2014

5:30 pm – 6:30 pm

**Money Smart Gardening****Sponsors:** University of Illinois Extension-Ogle County**Details:** Come learn how simple, fun, and inexpensive gardening can be. You will learn gardening tips and ideas that will save you time and money.**Where:** U of I Extension office- Ogle County, 421 W. Pines Rd, Oregon, IL 61061**Contact:** Lisa Valle (815) 732-2191 [lkvalle@illinois.edu](mailto:lkvalle@illinois.edu)

6:30 pm – 7:30 pm

**Are You Ready? Retirement Planning for Those 55 and Over****Sponsors:** Byron Public Library, Stillman Bank**Details:** If you're approaching retirement, this seminar will help provide you with answers to important questions surrounding retirement.**Where:** Byron Public Library, 100 S. Washington St, Byron, IL 61010**Contact:** Jill Wheelock (815) 645-2266 [jillw@stillmanbank.com](mailto:jillw@stillmanbank.com)**RSVP to:** Stillman Bank (815) 234-5626 [marketing@stillmanbank.com](mailto:marketing@stillmanbank.com)**RSVP By Date:** 02/07/2014

7:00 pm – 8:00 pm

**Budgeting Makes Cents with the Office of Comptroller Judy Baar Topinka****Sponsors:** Office of Comptroller Judy Baar Topinka**Details:** Learn how to track and maintain a budget, comparison shop, and cut expenses.**Where:** United Church of Byron, 701 W. 2nd St, Byron, IL 61010**Contact:** Julie Ayres (312) 814-2586 [ayresj@mail.ioc.state.il.us](mailto:ayresj@mail.ioc.state.il.us)

## Thursday, April 10

7:00 pm – 8:00 pm

**Coupon Clipping with the Pros****Sponsors:** Family Credit Management, United Church of Byron**Details:** Sharpen your scissors and get ready to save money. Learn how to maximize your shopping experience using coupons.**Where:** United Church of Byron, 701 W. Second St, Byron, IL 61010**Contact:** Heidi Berardi (815) 484-1608 [heidi.berardi@familycredit.org](mailto:heidi.berardi@familycredit.org)  
**RSVP By Date:** 04/10/2014

## Friday, April 11

10:00 am – 11:00 am

**Supermarket Smarts: A Guided Store Tour for Your Wallet and Health****Sponsors:** Sullivans Foods, University of Illinois Extension-Ogle County**Details:** Learn to navigate the grocery store for cost saving tips while keeping healthy food choices in mind. Stretch your dollars, not your waist!**Where:** Sullivans Foods, 320 Eagle Dr, Rochelle, IL 61068**Contact:** Marilyn Csernus (815) 732-2191 [mcsernus@illinois.edu](mailto:mcsernus@illinois.edu)  
**RSVP By Date:** 04/10/2014



## STEPHENSON

## Saturday, April 5

9:00 am – 10:00 am

**Veterans' Emergency Assistance and End of Life Benefits**

**Sponsors:** Cornerstone Community Credit Union, Freeport Public Library, HomeStart, Illinois Department of Veterans' Affairs, Rockford Retirement Resource Center, Stephenson County Health Department, University of Illinois Extension, Veteran's Assistance Commission of Stephenson County

**Details:** Veterans and their families will learn about financial assistance available for emergency needs, as well as military funeral planning.

**Where:** Freeport Public Library, 100 E. Douglas St, Freeport, IL 61032

**Contact:** Maryna Misiewicz (815) 233-3000 [vacsc@co.stephenson.il.us](mailto:vacsc@co.stephenson.il.us)

10:00 am – 11:00 am

**Homebuyer 411: How to Buy Your Dream Home**

**Sponsors:** Freeport Public Library, HomeStart, Rockford Retirement Resource Center, University of Illinois Extension, Veteran's Assistance Commission

**Details:** Do you dream of owning a home but need more information about how the home-buying process works? Our course will give you the 411.

**Where:** Freeport Public Library, 100 E. Douglas St, Freeport, IL 61032

**Contact:** Marjorie Lewis (815) 977-8312 [marjorie@nwhomestart.org](mailto:marjorie@nwhomestart.org)

10:00 am – 10:45 am

**Money Smart Kids Read! Story Time Includes a Free Book for the First 15 Kids**

**Sponsors:** COUNTRY Financial, Freeport Public Library

**Details:** Learn about money with Curious George. Includes story time, activity, and the first 15 kids take home the book. For ages 3 and up.

**Where:** Freeport Public Library, 100 E. Douglas St, Freeport, IL 61032

**Contact:** Anna Doyle (815) 233-3000 [adoyle@freeportpubliclibrary.org](mailto:adoyle@freeportpubliclibrary.org)

10:00 am – 11:00 am

**When Should I Elect Social Security? And Secrets To Maximize My Benefits!**

**Sponsors:** Freeport Public Library, Rockford Retirement Resource Center

**Details:** Recent economic events make Social Security more important than ever to Americans. Find out how to maximize your benefits.

**Where:** Freeport Public Library, 100 E. Douglas St, Freeport, IL 61032

**Contact:** Antonio Filippone (815) 633-9595 [tony@rockfordretirement.com](mailto:tony@rockfordretirement.com)

11:00 am – 12:00 pm

**Get Covered Illinois: New Healthcare Options**

**Sponsors:** Cornerstone Credit Union, Freeport Public Library, HomeStart, Rockford Retirement Resource Center, Stephenson County Health Department, University of Illinois Extension, Veterans' Assistance Commission

**Details:** What is Get Covered IL and why get covered? Learn about marketplace plans and their costs, available tax credits and the expansion of Medicaid.

**Where:** Freeport Public Library, 100 E. Douglas St, Freeport, IL 61032

**Contact:** Janet Vrtol (815) 599-8439 [janet.vrtol@aeroinc.net](mailto:janet.vrtol@aeroinc.net)

11:00 am – 12:00 pm

**Keeping Energy Dollars in Your Pocket! Simple Steps to Home Energy Savings**

**Sponsors:** Freeport Public Library, University of Illinois Extension

**Details:** Have you overlooked some simple steps to energy conservation and saving money? Learn how a do-it-yourself home audit can find missed opportunities.

**Where:** Freeport Public Library, 100 E. Douglas St, Freeport, IL 61032

**Contact:** Stanley Solomon (815) 235-4125 [jssolomo@illinois.edu](mailto:jssolomo@illinois.edu)

## Monday, April 7

6:30 pm – 7:30 pm

**Money Smart Gardening**

**Sponsors:** Freeport Public Library, University of Illinois Extension-Stephenson County

**Details:** Come learn how simple, fun, and inexpensive gardening can be. You will learn gardening tips and ideas that will save you time and money.

**Where:** Freeport Public Library, 100 E. Douglas St, Freeport, IL 61032

**Contact:** Nikki Keltner (815) 235-4125 [nkeltner@illinois.edu](mailto:nkeltner@illinois.edu)

6:30 pm – 7:30 pm

**Using Volunteer Opportunities to Boost Your Resume**

**Sponsors:** United Way of Northwest Illinois

**Details:** Wondering how you can better prepare for a promotion or career change? Find out how easy it is to make a difference in the community and your resume.

**Where:** Freeport Public Library, 100 E. Douglas St, Freeport, IL 61032

**Contact:** Tiffany Nieman (815) 232-5184 [tnieman@uwni.org](mailto:tnieman@uwni.org)

**RSVP By Date:** 04/04/2014

## Tuesday, April 8

2:00 pm – 3:00 pm

### Navigating the Grocery Store to Get the Most Out of Your Grocery Dollars

**Sponsors:** Cub Foods, University of Illinois Extension

**Details:** Join the tour as we travel the store and learn helpful tips to maximize your shopping experience and stretch your grocery dollars.

**Where:** Cub Foods, 1512 S. West Ave, Freeport, IL 61032

**Contact:** Diane Reinhold (815) 235-4125 [dreinhol@illinois.edu](mailto:dreinhol@illinois.edu)

**RSVP to:** Julie Miller (815) 235-4125 [jlmlr@illinois.edu](mailto:jlmlr@illinois.edu)

**RSVP By Date:** 04/07/2014

6:00 pm – 8:00 pm

### Life After High School: Tips from the Office of Comptroller Judy Baar Topinka

**Sponsors:** Office of Comptroller Judy Baar Topinka

**Details:** The Next Step: Evaluate your options after high school, set financial goals, maintain good credit, protect yourself against ID theft.

**Where:** Highland Community College, 2998 W. Pearl Rm H-201, Freeport, IL 61032

**Contact:** Julie Ayres (312) 814-2586 [ayresj@mail.ioc.state.il.us](mailto:ayresj@mail.ioc.state.il.us)

## Wednesday, April 9

6:00 pm – 7:00 pm

### Navigating the Grocery Store to Get the Most Out of Your Grocery Dollars

**Sponsors:** Cub Foods, University of Illinois Extension

**Details:** Join the tour as we travel the store and learn helpful tips to maximize your shopping experience and stretch your grocery dollars.

**Where:** Cub Foods, 1512 S. West Ave, Freeport, IL 61032

**Contact:** Diane Reinhold (815) 235-4125 [dreinhol@illinois.edu](mailto:dreinhol@illinois.edu)

**RSVP to:** Julie Miller (815) 235-4125 [jlmlr@illinois.edu](mailto:jlmlr@illinois.edu)

**RSVP By Date:** 04/07/2014

6:30 pm – 8:00 pm

### When Should I Elect Social Security? And Secrets To Maximize My Benefits!

**Sponsors:** Freeport Public Library, Rockford Retirement Resource Center

**Details:** Recent economic events make Social Security more important than ever to Americans. Find out how to maximize your benefits.

**Where:** Freeport Public Library, 100 E. Douglas St, Freeport, IL 61032

**Contact:** Antonio Filippone (815) 633-9595 [tony@rockfordretirement.com](mailto:tony@rockfordretirement.com)

## Thursday, April 10

6:30 pm – 7:30 pm

### Keeping Energy Dollars in Your Pocket! Simple Steps to Home Energy Savings

**Sponsors:** Freeport Public Library, University of Illinois Extension

**Details:** Have you overlooked some simple steps to energy conservation and saving money? Learn how a do-it-yourself home audit can find missed opportunities.

**Where:** Freeport Public Library, 100 E. Douglas St, Freeport, IL 61032

**Contact:** Stanley Solomon (815) 235-4125 [jssolomo@illinois.edu](mailto:jssolomo@illinois.edu)

## WINNEBAGO

## Saturday, April 5

9:00 am – 12:00 pm

### MembersAlliance Credit Union and Better Business Bureau Community Shred Day

**Sponsors:** Better Business Bureau, MembersAlliance Credit Union, Paper Recovery Corp of Loves Park

**Details:** Prevent Identity Theft! Bring unwanted personal documents for free on-site shredding. Drive up service. Community is welcome. Limit 2 boxes please.

**Where:** Outside 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](mailto:lcote@membersalliance.org)

9:30 am – 11:30 am

### Raymond James Community Shred Day

**Sponsors:** Raymond James & Associates, Inc

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

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

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

9:30 am – 10:30 am

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

**Sponsors:** Edward Jones, North Suburban Library-Roscoe

**Details:** Are you on track to achieve your retirement goals? Take inventory of current assets and determine how much income 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](mailto:holly.muth@edwardjones.com)

**RSVP By Date:** 04/03/2014

10:00 am – 11:00 am

### Are You and Your Spouse Maximizing Social Security Benefits?

**Sponsors:** First Covenant Church, Pathfinder Wealth Mgt, Inc.

**Details:** How proper planning can help you receive increased benefits.

**Where:** First Covenant Church, 316 Wood Rd, Rockford, IL 61107

**Contact:** Barbara Lane (815) 399-9806 [balane@pathfinderadvisory.com](mailto:balane@pathfinderadvisory.com)

10:00 am – 11:00 am

### Baby Boomer's Guide To Turning 65 — What You Need to Know to Plan!

**Sponsors:** Heartland Hospice and Williams-Manny Horizon Group

**Details:** Covers all the parts of Medicare and supplemental insurance. Includes a free planning guide.

**Where:** Heartland Hospice, 363 Financial Ct, Rockford, IL 61107

**Contact:** Tracey Fults (815) 398-6800 [tracey.fults@wmanny.com](mailto:tracey.fults@wmanny.com)

**RSVP By Date:** 03/30/2014

10:00 am – 11:00 am

### Building Your Investment Income Foundation

**Sponsors:** Tara Harris of Edward Jones

**Details:** For individuals nearing retirement: We'll discuss types of income, explore why they are important, and how to use them to build a sustainable income stream.

**Where:** Edward Jones, 3636 E. State St, Rockford, IL 61108

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

**RSVP By Date:** 04/03/2014

10:00 am – 10:45 am

### Money Smart Kids — Storytime and Activity for Kids 3 and up

**Sponsors:** COUNTRY Financial, First National Bank and Trust, Talcott Free Library

**Details:** Have fun with money! The session includes a story, activity, and take home items.

**Where:** Talcott Free Library, 101 E. Main St, Rockton, IL 61072

**Contact:** Bonnie Gundry (815) 624-5995

[bonnie.gundry@bankatfirstnational.com](mailto:bonnie.gundry@bankatfirstnational.com)

10:00 am – 10:45 am

### Money Smart Kids Read — Storytime and Activity for Kids Age 3 and Up

**Sponsors:** COUNTRY Financial, First National Bank and Trust

**Details:** Have fun with money! The session includes a story, activity, and take home items.

**Where:** First National Bank and Trust - Roscoe Branch, 5360 Bridge St, Roscoe, IL 61073

**Contact:** Gail Daer (800) 667-4401 [gail.daer@bankatfirstnational.com](mailto:gail.daer@bankatfirstnational.com)

10:00 am – 10:45 am

### Money Smart Kids Read! Story Time Includes Free Book for First 25 Kids

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

**Details:** Learn about money with Curious George. Includes story time, an activity, and take home items. For kids ages 3 and up.

**Where:** Rockford Public Library-Main Branch-Youth Services, 215 N. Wyman St, Rockford, IL 61101

**Contact:** Zoe Norwood (815) 987-6626 ext. 626

[znorwood@rockfordpubliclibrary.org](mailto:znorwood@rockfordpubliclibrary.org)

10:30 am – 1:30 pm

### Get Checking: An Educational Program on How to Manage Money Effectively

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

**Details:** Get Checking is a national program that teaches people how to manage money effectively and how to balance a checkbook.

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

**Contact:** Rachel Parry (815) 231-6097 [rachel.parry@bankalpine.com](mailto:rachel.parry@bankalpine.com)

10:30 am – 1:30 pm

### Tax Assistance by Goodwill Industries of Northern Illinois VITA Volunteers

**Sponsors:** Goodwill Industries of Northern Illinois, Rockford Public Library

**Details:** Tax assistance (IRS certified) to families with income less than \$50,000 or individuals with less than \$25,000, including persons with disabilities.

**Where:** Main Branch Rockford Public Library Auditorium, 215 N. Wyman St, Rockford, IL 61101

**Contact:** Goodwill Programs (815) 987-6200 [vita@goodwillni.org](mailto:vita@goodwillni.org)

**RSVP By Date:** 04/05/2014

11:00 am – 12:00 pm

### Plan for the Future: How an Estate Plan Puts You In Control

**Sponsors:** Rockford Public Library, Schlueter Ecklund

**Details:** What is estate planning? Who benefits? The components of a



basic plan and a chance to get your questions answered.

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

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

**RSVP By Date:** 04/04/2014

12:00 pm – 2:00 pm

### Balancing and Budgeting Basics: Personal Finance 101

**Sponsors:** Delta Sigma Theta Sorority, Inc. Rockford Alumnae chapter, YMCA

**Details:** This workshop will teach you the basics of personal finance. Topics include how to balance your checkbook, creating and following a budget, and more.

**Where:** YMCA, 200 Y Blvd, Rockford, IL 61107

**Contact:** Anne Edwards (815) 748-1625 [Racdst1913@gmail.com](mailto:Racdst1913@gmail.com)

4:00 pm – 5:00 pm

### Medicare in the Era of Health Care Reform, Navigating the Changes

**Sponsors:** Sunset Funeral Home, Williams-Manny Horizon Group

**Details:** Covers all the changes to Medicare in 2014 and how the Affordable Care Act impacts retirees.

**Where:** Sunset Funeral Home, 8800 N. Alpine Rd, Machesney Park, IL 61115

**Contact:** Tracey Fults (815) 398-6800 [tracey.fults@wmanny.com](mailto:tracey.fults@wmanny.com)

**RSVP By Date:** 04/03/2014

## Monday, April 7

10:00 am – 11:30 am

### Minimize Your Tax Bite Through Proper Planning Strategies

**Sponsors:** Savant Capital Management

**Details:** Minimize your tax bite through proper planning techniques. Review of existing and new tax laws with strategies to help achieve your financial goals.

**Where:** Northern Illinois University - Rockford Campus, 8500 E. State St, Rockford, IL 61108

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

1:00 pm – 2:00 pm

### Home Equity Conversion Mortgages, Government Insured, No Monthly Payments

**Sponsors:** MSI Reverse, Rockford Public Library

**Details:** Homeowners and their families will learn about an FHA product

that helps seniors, so they can pay off old mortgages, eliminating monthly payments.

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

**Contact:** Thomas Conwell (815) 520-4046 [tconwell@msiloans.biz](mailto:tconwell@msiloans.biz)

**RSVP By Date:** 04/07/2014

2:00 pm – 3:00 pm

### Preventing Financial Exploitation

**Sponsors:** Lifescape Community Services

**Details:** You'll learn important points to consider in planning for a more secure financial future, including how to guard against identity theft and fraud.

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

**Contact:** Alberto Carrion (815) 963-1609 ext. 216  
[PsSupervisor@lifescapeservices.org](mailto:PsSupervisor@lifescapeservices.org)

**RSVP By Date:** 04/04/2014

2:00 pm – 3:00 pm

### Protecting Yourself From ID Theft

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

**Details:** Learn how to protect yourself from ID theft. Take home tips and tools for you to share with friends and family.

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

**Contact:** Heidi Berardi (800) 994-3328 ext. 108  
[heidi.berardi@familycredit.org](mailto:heidi.berardi@familycredit.org)

4:00 pm – 5:00 pm

### Home Equity Conversion Mortgages

**Sponsors:** MSI Reverse, Rockford Public Library

**Details:** Homeowners and their families will learn about an FHA product that helps seniors, so they can pay off old mortgages, eliminating monthly payments.

**Where:** Main Branch Rockford Public Library, Rm. B, 215 N. Wyman St, Rockford, IL 61101

**Contact:** Thomas Conwell (815) 520-4046 [tconwell@msiloans.biz](mailto:tconwell@msiloans.biz)  
**RSVP By Date:** 04/07/2014

5:00 pm – 6:00 pm

### Strong Women, Powerful Financial Strategies

**Sponsors:** Rockford Public Library

**Details:** Strategies for defining your goals, building wealth, protecting what is important, and planning for a confident retirement.

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

**Contact:** Deborah Webb (815) 637-9366 [deborah.webb@ampf.com](mailto:deborah.webb@ampf.com)  
**RSVP By Date:** 04/06/2014

**5:30 pm – 6:30 pm**

### ABC's of Buying a Home

**Sponsors:** Matt Ellingson - Allstate Insurance, Rebecca Adams - Keller Williams Realty

**Details:** Learn the important steps in the homebuying process as well as resources to help you succeed in buying a home.

**Where:** Envoy Mortgage, 6957 Olde Creek Rd, Rockford, IL 61114

**Contact:** Connie Kelly (815) 315-0677 [ckelly@envoymortgage.com](mailto:ckelly@envoymortgage.com)

**RSVP By Date:** 04/07/2014

**6:00 pm – 7:30 pm**

### Estate Planning: Blueprint to Controlling the Distribution of Your Assets

**Sponsors:** Howard, Hardyman & Worden, Savant Capital Management

**Details:** Learn about various estate planning tools and techniques along with the basics of wills, probate, trusts, powers of attorney, and estate tax planning.

**Where:** Northern Illinois University - Rockford Campus, 8500 E. State St, Rockford, IL 61108

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

**6:00 pm – 7:30 pm**

### Estate Planning: When and Where Do I Start?

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

**Details:** Attorney Pat Agnew and Financial Adviser Michael Golembiesky tackle the tough questions in regards to estate planning

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

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

[mikeg@klaasfinancial.com](mailto:mikeg@klaasfinancial.com)

**RSVP By Date:** 02/06/2014

**6:00 pm – 7:00 pm**

### Knock Out That Debt!

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

**Details:** Learn the steps you can take to pay off your debt. Think you cannot afford to pay extra? We will show you how. Taught by a Certified Credit Counselor.

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

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

**6:00 pm – 7:30 pm**

### Turning 65: Get the Facts about Medicare

**Sponsors:** Blue Cross & Blue Shield of Illinois, Cherry Valley Public Library

**Details:** Learn more about Medicare. This informative session will review Medicare eligibility, enrollment processes, benefits, gaps, and resources available.

**Where:** Cherry Valley Public Library, 755 E. State St, Cherry Valley, IL 61016

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

**RSVP to:** Operator (815) 332-5161 [cvlib@cherryvalley.lib.il.us](mailto:cvlib@cherryvalley.lib.il.us)

**RSVP By Date:** 04/07/2014

**6:30 pm – 7:30 pm**

### Buying a Home the Right Way

**Sponsors:** HomeStart, Rockton Township

**Details:** Learn the 10 steps in the homebuying process as well as resources to help you succeed in buying a home.

**Where:** Rockton Township Office, 1315 Blackhawk Blvd, Rockton, IL 61072

**Contact:** Mary Bradley (815) 962-2011 [maryb@nwhomestart.org](mailto:maryb@nwhomestart.org)

**6:30 pm – 7:30 pm**

### Take Advantage of the Earned Income Tax Credit

**Sponsors:** Goodwill Industries of Northern Illinois

**Details:** Learn about the benefits of the Earned Income Tax Credit. Could you qualify to earn back hundreds or thousands of dollars from the IRS?

**Where:** NSLD - Loves Park, 6340 N. Second St, Loves Park, IL 61111

**Contact:** Britta Anderson (815) 987-6205 [banderson@goodwillni.org](mailto:banderson@goodwillni.org)

## Tuesday, April 8

**9:30 am – 10:30 am**

### Everything You Need to Know to be a Smart Long Term Care Shopper!

**Sponsors:** Optimal Care Advocates, Riverside Community Bank

**Details:** Understand housing options. Become familiar with available care options. Learn how to identify quality services.

**Where:** Riverside Community Bank, 6855 E. Riverside, Rockford, IL 61114

**Contact:** Robin Berkheimer RN BA LNHA (815) 985-6149

[rberkheimerrn@charter.net](mailto:rberkheimerrn@charter.net)

**10:00 am – 11:30 am**

### Advantages to Planning a Funeral or Cremation Service In Advance

**Sponsors:** Grace Funeral and Cremation Services

**Details:** We'll share questions to ask your provider, money saving tips,

insight, and provide an abundance of information to help you make informed decisions.

**Where:** Grace Funeral and Cremation Services, 1340 S. Alpine Rd, Rockford, IL 61108

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

**RSVP By Date:** 04/07/2014

10:00 am – 11:30 am

### Who Will Speak For You When You Can't? Health Care Advance Directives

**Sponsors:** Northern Illinois Hospice, SwedishAmerican Health System

**Details:** Learn about health care advance directives, why you need them, and how to complete them.

**Where:** BetterLife Wellness at the YMCA, 200 Y Blvd, Rockford, IL 61107

**Contact:** Kellie Cannon (815) 398-0500

[kcannon@northernillinoisospice.org](mailto:kcannon@northernillinoisospice.org)

**RSVP By Date:** 04/01/2014

11:00 am – 11:30 am

### Money Smart Kids Read — Storytime and Activity for Kids 3 and Up

**Sponsors:** COUNTRY Financial, First National Bank and Trust, Pecatonica Public Library

**Details:** Have fun with money! The session includes a story, activity, and take home items.

**Where:** Pecatonica Public Library, 400 W. 11th St, Pecatonica, IL 61063

**Contact:** Youth Librarian (815) 239-2616 [director@pecatonicalibrary.com](mailto:director@pecatonicalibrary.com)

11:15 am – 12:15 pm

### The Money Tree Storytime: Money Doesn't Grow on Trees

**Sponsors:** Rockford Public Library

**Details:** Storytime for ages 2 - 10. Where does money come from? How can we get it? Find out at the library.

**Where:** Main Branch Rockford Public Library Youth Services, 215 N.

Wyman St, Rockford, IL 61101

**Contact:** Zoe Norwood (815) 965-7606

[znorwood@rockfordpubliclibrary.org](mailto:znorwood@rockfordpubliclibrary.org)

12:30 pm – 1:30 pm

### Anticipating the Cost of Aging in Place

**Sponsors:** Optimal Care Advocates, Riverside Community Bank

**Details:** Learn about the supports and services seniors may need to safely live in their own home. Gain a basic knowledge of the cost to AIP.

**Where:** Riverside Community Bank, 6855 E. Riverside, Rockford, IL 61114

**Contact:** Robin Berkheimer RN BA LNHA (815) 985-6149

[rberkheimerrn@charter.net](mailto:rberkheimerrn@charter.net)

1:00 pm – 2:00 pm

### Are You and Your Spouse Maximizing Social Security Benefits?

**Sponsors:** Pathfinder Wealth Management, Rockford Public Library

**Details:** How proper planning can help you receive increased benefits.

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

**Contact:** Barbara Lane (815) 399-9806 [balane@pathfinderadvisory.com](mailto:balane@pathfinderadvisory.com)

1:00 pm – 2:00 pm

### Credit: How it Affects You by the Office of Comptroller Judy Baar Topinka

**Sponsors:** Office of Comptroller Judy Baar Topinka, Rockton Township

**Details:** Comparison shop for credit cards, understand your billing statements, review your credit score and history.

**Where:** Rockton Township, 1315 Blackhawk, Rockton, IL 61072

**Contact:** Julie Ayres (312) 814-2586 [ayresj@mail.ioc.state.il.us](mailto:ayresj@mail.ioc.state.il.us)

1:00 pm – 2:00 pm

### GoodSHOPPING: How To Shop for Clothing on a Budget

**Sponsors:** Goodwill Industries of Northern Illinois

**Details:** Learn insider tips on shopping for all kinds of outfits. Participants will learn to shop for outfits under 10 dollars in the Goodwill store.

**Where:** Goodwill, 8010 N. 2nd St, Machesney Park, IL 61115

**Contact:** Kelli Kapfer (815) 987-6236 [kellik@goodwillni.org](mailto:kellik@goodwillni.org)

**RSVP to:** Goodwill Industries (815) 965-3795 [vita@goodwillni.org](mailto:vita@goodwillni.org)

**RSVP By Date:** 04/04/2014

1:00 pm – 2:00 pm

### How to Budget and Find Financial Stability

**Sponsors:** Zion Lutheran Church

**Details:** Learn fundamental money management principals and how to develop and manage a budget. These tools will give you the power to achieve financial stability!

**Where:** Zion Lutheran Church, 925 5th Ave, Rockford, IL 61104

**Contact:** Lynn Olsen (815) 222-0606 [lynnolsen14@aol.com](mailto:lynnolsen14@aol.com)

**RSVP By Date:** 04/07/2014

1:30 pm – 2:30 pm

### Keeping Energy Dollars in Your Pocket! Simple Steps to Home Energy Savings

**Sponsors:** Cherry Valley Public Library, University of Illinois Extension

**Details:** Have you overlooked some simple steps to energy conservation and saving money? Learn how a do-it-yourself home audit can find missed opportunities.

**Where:** Cherry Valley Public Library, 755 E. State St,



Cherry Valley, IL 61016

**Contact:** Stanley Solomon (815) 235-4125 [jssolomo@illinois.edu](mailto:jssolomo@illinois.edu)**3:00 pm – 4:00 pm****Securing Your Identity: How to Protect Yourself Against Identity Theft****Sponsors:** Alpine Bank, Rockford Public Library**Details:** An Alpine Bank representative will focus on steps you can take to prevent ID theft. They will also focus on what to do, if you are a victim of ID theft.**Where:** Rockford Public Library - East Branch, 6685 E. State St, Rockford, IL 61108**Contact:** Jessica Hendon (815) 398-6500 [jessica.hendon@bankalpine.com](mailto:jessica.hendon@bankalpine.com)**5:00 pm – 6:00 pm****Building Your Investment Income Foundation****Sponsors:** Tara Harris of Edward Jones**Details:** For individuals nearing retirement discuss types of income, explore why they are important, and how to use them to build a sustainable income stream.**Where:** Edward Jones, 3636 E. State St, Rockford, IL 61108**Contact:** Tara Harris (815) 395-0965 [tara.harris@edwardjones.com](mailto:tara.harris@edwardjones.com)**RSVP By Date:** 04/03/2014**5:30 pm – 6:30 pm****Baby Boomer's Guide to Turning 65 — What You Need to Know to Plan!****Sponsors:** Williams-Manny Horizon Group**Details:** Covers all the parts of Medicare, insurance, long term care planning, and more! Includes a free planning guide**Where:** Williams-Manny Horizon Group, 555 S. Perryville Rd, Rockford, IL 61108**Contact:** Tracey Fults (815) 398-6800 [tracey.fults@wmanny.com](mailto:tracey.fults@wmanny.com)**RSVP By Date:** 04/07/2014**5:30 pm – 6:30 pm****The Home and Neighborhood of Your Choice: Fair Housing and Lending in Rockford****Presented in:** English, Spanish**Sponsors:** Prairie State Legal Services**Details:** An attorney and a real estate agent give practical tips on how to shop smart and avoid housing discrimination when renting, purchasing, or financing.**Where:** Prairie State Legal Services, 303 N. Main St, Ste 600, Rockford, IL 61101**Contact:** AJ Young (815) 965-2902 [ajyoung@pslegal.org](mailto:ajyoung@pslegal.org)**6:00 pm – 7:00 pm****ID Theft, Scams, Fraud: Tips from the Office of Comptroller Judy Baar Topinka****Sponsors:** Office of Comptroller Judy Baar Topinka, United Realty**Details:** Identify potential scams and fraud. How to protect yourself against ID theft, what steps to take if you have been a victim.**Where:** United Realty, 7210 E. State St Lower Level, Rockford, IL 61108**Contact:** Julie Ayres (312) 814-2586 [ayresj@mail.ioc.state.il.us](mailto:ayresj@mail.ioc.state.il.us)**6:00 pm – 7:00 pm****Smart Seniors Avoid Scams and Fraud****Sponsors:** Lutheran Social Services of Illinois, P.A. Peterson Center for Health, Riverside Community Bank**Details:** Seniors learn about various kinds of scams and fraud online, mail, phone, and in person. Presented by retired Rockford Police Lt. Dennis Olson.**Where:** P.A. Peterson Center for Health, 1311 Parkview Ave, Rockford, IL 61107**Contact:** Dennis Olson (815) 871-0145 [dennis3907@comcast.net](mailto:dennis3907@comcast.net)**6:00 pm – 7:30 pm****The Perils of Probate: Trusts, Wills and Other Important Documents****Sponsors:** Rockford Bank and Trust Company, YMCA-Northeast Branch**Details:** Learn about documents needed to protect yourself and your family, estate planning and basic information about wills and trusts.**Where:** YMCA - Northeast Branch, 8451 Orth Rd, Loves Park, IL 61111**Contact:** Bruce Vandegrift (815) 489-2159 [bvandegrift@rkfdbank.com](mailto:bvandegrift@rkfdbank.com)**6:00 pm – 7:00 pm****Top Tech Tools to Manage Money****Sponsors:** Family Credit Management, MembersAlliance Credit Union**Details:** From budgeting websites to apps that will give you more bang for your buck, learn about the most useful tech tools that will help you manage money.**Where:** MembersAlliance Credit Union, 2550 S. Alpine Rd, Rockford, IL 61108**Contact:** Lorna Cote (815) 226-2260 [lcote@membersalliance.org](mailto:lcote@membersalliance.org)**RSVP By Date:** 04/08/2014**6:30 pm – 7:30 pm****The Money Tree Storytime: Money Doesn't Grow on Trees****Sponsors:** Rockford Public Library**Details:** Where does money come from? How can we get it? Find out at the library. Story time for ages 2 - 10.**Where:** Rock River Branch Rockford Public Library, 3128 11th St, Rockford, IL 61109**Contact:** Zoe Norwood (815) 965-7606 [znorwood@rockfordpubliclibrary.org](mailto:znorwood@rockfordpubliclibrary.org)

**11:00 am – 12:00 pm****Elder Care Cost and How to Pay for It****Sponsors:** Optimal Care Advocates, Riverside Community Bank**Details:** How expensive is long term care? What does Medicare really pay for? If I don't have the assets who pays for the difference?**Where:** Riverside Community Bank, 6855 E. Riverside, Rockford, IL 61114**Contact:** Robin Berkheimer RN BA LNHA (815) 985-6149  
rberkheimerrn@charter.net**Wednesday, April 9****10:00 am – 11:00 am****How to Budget and Find Financial Stability****Sponsors:** Carpenter's Place**Details:** Learn fundamental money management principals and how to develop and manage a budget. These tools will give you the power to achieve financial stability!**Where:** Carpenter's Place, 1149 Railroad Ave, Rockford, IL 61104**Contact:** Lynn Olsen (815) 222-0606 lynnolesen14@aol.com**RSVP By Date:** 04/07/2014**11:00 am – 12:30 pm****Investing in Your Car — How Proper Car Care Will Pay Dividends****Sponsors:** Riverside Community Bank, Tuffy Tire & Auto Service**Details:** Basic understanding of how your vehicle works and the importance of preventative maintenance. Helpful information for all ages.**Where:** Riverside Community Bank, 6855 E. Riverside Blvd, Rockford, IL 61114**Contact:** Jim Heim (815) 639-1239 tuffyrocksford@comcast.net**1:00 pm – 3:00 pm****Financial Recovery—Getting Back on Your Feet****Sponsors:** Rockford Public Library, Woodforest National Bank**Details:** Covering all aspects of helping people get back on their feet after a crisis.**Where:** Rockford Public Library Rock River Branch, 3128 11th St, Rockford, IL 61109**Contact:** Karen Redieske (815) 282-9735 kredieske@woodforest.com**1:00 pm – 2:00 pm****Strong Women, Powerful Financial Strategies****Sponsors:** Rockford Public Library**Details:** Strategies for defining your goals, building wealth, protecting what is important, and planning for a confident retirement.**Where:** Rockford Public Library, East Branch, 6685 E. State St, Rockford, IL 61108**Contact:** Deborah Webb (815) 637-9366 deborah.webb@ampf.com**RSVP By Date:** 04/06/2014**2:00 pm – 3:00 pm****Home Equity Conversion Mortgages****Sponsors:** MSI Reverse, Rockton Township**Details:** Homeowners and their families will learn about an FHA product that helps seniors, so they can pay off old mortgages, eliminating monthly payments.**Where:** Rockton Township, 1315 N. Blackhawk Blvd, Rockton, IL 61072**Contact:** Thomas Conwell (815) 520-4046 tconwell@msiloans.biz**RSVP By Date:** 04/09/2014**2:00 pm – 2:45 pm****Smart Seniors Avoid Scams and Fraud****Sponsors:** Heritage Woods of Rockford, Riverside Community Bank**Details:** Retired police officer Dennis Olson provides steps you can take to avoid the latest scams targeted at seniors, including online scams.**Where:** Heritage Woods of Rockford, 202 N. Show Place Dr, Rockford, IL 61107**Contact:** Yvonne Peterson (815) 332-3702 marketing@hw-rockford-slf.com**3:00 pm – 5:00 pm****Turning 65: Get the Facts about Medicare****Sponsors:** Blue Cross & Blue Shield of Illinois, Rockford Public Library**Details:** Learn more about Medicare. This informative session will review Medicare eligibility, enrollment processes, benefits, gaps and resources available.**Where:** Rockford Public Library-East Branch, 6685 E. State St, Rockford, IL 61108**Contact:** Mary Hallock (815) 639-7192 mary\_hallock@bcbsil.com**RSVP to:** operator operator (815) 965-7606 ext. 619

znorwood@rockfordpubliclibrary.org

**RSVP By Date:** 04/09/2014**5:30 pm – 6:15 pm****Cook Once, Eat Twice****Sponsors:** Court St United Methodist Church**Details:** Learn how to cook once and make two different meals using last night's leftovers. The meals are easy to make and nutritious. Recipes will be provided.**Where:** Court St United Methodist Church, 215 N. Court St, Rockford, IL 61103**Contact:** Sue Cram (779) 200-7192 scam132@gmail.com

**6:00 pm – 7:30 pm****Advantages to Planning a Funeral or Cremation Service in Advance****Sponsors:** Grace Funeral and Cremation Services**Details:** We'll share questions to ask your provider, money saving tips, insight, and provide an abundance of information to help you make informed decisions.**Where:** Grace Funeral and Cremation Services, 1340 S. Alpine Rd, Rockford, IL 61108**Contact:** Kristan McNames (815) 395-0559 [kristan@gracefh.com](mailto:kristan@gracefh.com)**RSVP By Date:** 04/07/2014**6:00 pm – 7:00 pm****College 101 — Explore Your Options for Funding****Sponsors:** Illinois Student Assistance Commission, Rockford Public Library**Details:** Presentation by ISACorps (Ill. Student Assistance Comm.), for students of all ages and parents, on funding your way through college responsibly.**Where:** Rockford Public Library Main Branch, Room B, 215 N. Wyman St, Rockford, IL 61101**Contact:** Zoe Norwood (815) 965-7606 ext. 626 [znorwood@rockfordpubliclibrary.org](mailto:znorwood@rockfordpubliclibrary.org)**6:00 pm – 7:00 pm****Credit: How it Affects You by Office of Comptroller Judy Baar Topinka****Sponsors:** Office of Comptroller Judy Baar Topinka, United Realty**Details:** Comparison shop for credit cards, understand your billing statements, learn how to review your credit score and history.**Where:** United Realty, 7210 E. State St Lower Level, Rockford, IL 61108**Contact:** Julie Ayres (312) 814-2586 [ayresj@mail.ioc.state.il.us](mailto:ayresj@mail.ioc.state.il.us)**6:00 pm – 7:30 pm****Helping Parents Navigate the Financial Aid Process****Sponsors:** Illinois Student Assistance Commission (ISAC), Savant Capital Management**Details:** Insight provided on ways to maximize access to financial aid to help pay for college, introduction to FAFSA, state and federal aid programs included.**Where:** Northern Illinois University - Rockford Campus, 8500 E. State St, Rockford, IL 61108**Contact:** Matt Armstrong (815) 227-0300 [marmstrong@savantcapital.com](mailto:marmstrong@savantcapital.com)**6:00 pm – 7:00 pm****Managing Finances During Difficult Times****Sponsors:** Family Credit Management, Rockford Public Library**Details:** Learn strategies to manage finances when faced with a severe

reduction or loss of income.

**Where:** Rockford Public Library East Branch, 6685 E. State St, Rockford, IL 61108**Contact:** Heidi Berardi (815) 484-1608 [heidi.berardi@familycredit.org](mailto:heidi.berardi@familycredit.org)**RSVP By Date:** 04/09/2014**6:00 pm – 7:00 pm****Simple Steps to Energy Savings in Your Home****Sponsors:** North Suburban Library District/Loves Park, University of Illinois Extension**Details:** Overlooked some of the simple steps to energy conservation and saving money? Learn how to do a home audit to find those missed opportunities.**Where:** North Suburban Library District, Loves Park, 6340 N. Second St, Loves Park, IL 61111**Contact:** Jay Solomon Jr (815) 235-4125 [jssolomo@illinois.edu](mailto:jssolomo@illinois.edu)**6:00 pm – 7:30 pm****United Technologies Employees: Retirement Income Planning****Sponsors:** MembersAlliance Credit Union**Details:** What you need to know if you are planning to retire in the next 3-5 years**Where:** MembersAlliance Credit Union, 2550 S. Alpine Rd, Rockford, IL 61108**Contact:** Michael Golembiesky (815) 877-8440 ext. 114 [mikeg@klaasfinancial.com](mailto:mikeg@klaasfinancial.com)**RSVP By Date:** 02/08/2014**Thursday, April 10****10:00 am – 11:30 am****Advantages to Planning a Funeral or Cremation Service in Advance****Sponsors:** Grace Funeral and Cremation Services**Details:** We'll share questions to ask your provider, money saving tips, insight, and provide an abundance of information to help you make informed decisions.**Where:** Grace Funeral and Cremation Services, 1340 S. Alpine Rd, Rockford, IL 61108**Contact:** Kristan McNames (815) 395-0559 [kristan@gracefh.com](mailto:kristan@gracefh.com)**RSVP By Date:** 04/07/2014**10:00 am – 11:00 am****How to Stretch A Buck****Sponsors:** Family Credit Management, Rock Valley Credit Union



**Details:** Do you manage your money or does your money manage you? Learn realistic money saving tips that anyone can follow.

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

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

**RSVP By Date:** 04/10/2014

**11:00 am – 12:00 pm**

### GoodRECORDS: How to Track Your Everyday Spending

**Sponsors:** Goodwill Industries of Northern Illinois

**Details:** Learn how to track your everyday purchases using online financial tools.

**Where:** Goodwill, 8010 N. 2nd St, Machesney Park, IL 61115

**Contact:** Kelli Kapfer (815) 987-6236 [kellik@goodwillni.org](mailto:kellik@goodwillni.org)

**RSVP to:** Goodwill Industries (815) 965-3795 [vita@goodwillni.org](mailto:vita@goodwillni.org)

**RSVP By Date:** 04/09/2014

**11:15 am – 12:15 pm**

### The Money Tree Storytime: Money Doesn't Grow on Trees

**Sponsors:** Rockford Public Library

**Details:** Storytime for ages 2 - 10. Where does money come from? How can we get it? Find out at the library.

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

**Contact:** Zoe Norwood (815) 965-7606 [znorwood@rockfordpubliclibrary.org](mailto:znorwood@rockfordpubliclibrary.org)

**1:00 pm – 2:00 pm**

### Smart Seniors Avoid Scams and Fraud

**Sponsors:** Riverside Community Bank, Rockford Public Library

**Details:** Seniors learn about various kinds of scams and fraud online, mail, phone, and in person. Presented by retired Rockford Police Lt. Dennis Olson.

**Where:** Rockford Public Library East Branch, 6685 E. State St, Rockford, IL 61107

**Contact:** Dennis Olson (815) 871-0145 [dennis3907@comcast.net](mailto:dennis3907@comcast.net)

**2:00 pm – 3:00 pm**

### Investing, Purchasing and Leasing: Commercial Real Estate Panel

**Sponsors:** Alpine Bank, United Realty IL

**Details:** United Realty Commercial & Industrial Team and Alpine Bank will present the varied aspects of real estate for novices and experienced investors.

**Where:** United Realty IL, 7210 E. State St Lower Level, Rockford, IL 61107

**Contact:** Teri Watts (815) 871-1098 [teriw1214@gmail.com](mailto:teriw1214@gmail.com)

**2:00 pm – 3:00 pm**

### Navigating the Grocery Store to Get the Most Out of Your Grocery Dollars

**Sponsors:** Sullivan's Foods, University of Illinois Extension

**Details:** Join the tour as we travel the store and learn helpful tips to maximize your shopping experience and stretch your grocery dollars.

**Where:** Sullivan's Foods, 703 N. Elida St, Winnebago, IL 61088

**Contact:** Diane Reinhold (815) 235-4125 [dreinhol@illinois.edu](mailto:dreinhol@illinois.edu)

**RSVP to:** Sandy Swenson (815) 986-4357 [sswenso@illinois.edu](mailto:sswenso@illinois.edu)

**RSVP By Date:** 04/09/2014

**2:00 pm – 4:00 pm**

### The Decision to Downsize

**Sponsors:** Elderwerks, Lutheran Social Services of Illinois, Paxem, Inc.

**Details:** How to be creative with your new space in your new life and make it work for you.

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

**Contact:** Elizabeth Simms (815) 494-6543 [Elizabeth.Simms@LSSI.org](mailto:Elizabeth.Simms@LSSI.org)

**3:00 pm – 3:30 pm**

### Starting a Business? Franchising vs. Independent Ownership

**Sponsors:** United Realty IL

**Details:** Tim Regnier, owner and broker of multiple businesses since 1974, will present the pros and cons of independent ownership and franchising.

**Where:** United Realty IL, lower level, 7210 E. State St, Rockford, IL 61107

**Contact:** Teri Watts (815) 871-1098 [teriw1214@gmail.com](mailto:teriw1214@gmail.com)

**3:30 pm – 4:30 pm**

### Como Proteger Su Identidad: Como Protegerse Contra el Robo de Identidad

**Presented in:** Spanish

**Sponsors:** Alpine Bank, Rockford Public Library

**Details:** La presentación se centrara en medidas que puede tomar para evitar el robo de identidad, y tambien en lo que hacer si le pasa a usted.

**Where:** Main Branch Rockford Public Library Rm. B, 215 N. Wyman St, Rockford, IL 61101

**Contact:** Lizmara Aboytes (815) 398-6500

[lizmara.aboytes@bankalpine.com](mailto:lizmara.aboytes@bankalpine.com)

**RSVP By Date:** 04/04/2014

**3:30 pm – 4:15 pm**

### Money Smart Kids Read — Storytime and Activity for Kids 3 and up

**Sponsors:** COUNTRY Financial, First National Bank and Trust, Talcott Free Library

**Details:** Have fun with money! The session includes a story, activity, and

take home items.

**Where:** Talcott Free Library, 101 E. Main St, Rockton, IL 61072

**Contact:** Bonnie Gundry (815) 624-5995

[bonnie.gundry@bankatfirstnational.com](mailto:bonnie.gundry@bankatfirstnational.com)

**3:30 pm – 4:30 pm**

### Securing Your Identity: Protecting Yourself Against ID Theft — en Español

**Presented in:** Spanish

**Sponsors:** Alpine Bank, Rockford Public Library

**Details:** A bilingual Alpine Bank Representative will focus on steps to take to prevent ID theft. This session will be conducted in Spanish only.

**Where:** Rockford Public Library - Main Branch, 215 N. Wyman St, Rockford, IL 61101

**Contact:** Lizmara Aboytes (815) 544-7603

[lizmara.aboytes@bankalpine.com](mailto:lizmara.aboytes@bankalpine.com)

**5:30 pm – 6:30 pm**

### ABC's of Buying a Home

**Sponsors:** Matt Ellingson - Allstate Insurance, Rebecca Adams - Keller Williams Realty

**Details:** Learn the important steps in the homebuying process as well as resources to help you succeed in buying a home.

**Where:** Envoy Mortgage, 6957 Olde Creek Rd, Rockford, IL 61114

**Contact:** Connie Kelly (815) 315-0677 [ckelly@envoymortgage.com](mailto:ckelly@envoymortgage.com)

**RSVP By Date:** 04/07/2014

**5:30 pm – 6:30 pm**

### Investing in Foreclosures by John Murray, United Realty IL.

**Sponsors:** Key Realty, United Realty IL

**Details:** John Murray is ranked number 1 in the Wall St Journal for Real Estate transactions and ranked in the top 300 brokerages in 2012 and 2013.

**Where:** United Realty IL, 7210 E. State St, Rockford, IL 61108

**Contact:** Teri Watts (815) 871-1098 [teri1214@gmail.com](mailto:teri1214@gmail.com)

**5:30 pm – 7:00 pm**

### Who Will Speak For You When You Can't? Health Care Advance Directives

**Sponsors:** Northern Illinois Hospice, SwedishAmerican Health System

**Details:** Learn about health care advance directives, why you need them, and how to complete them.

**Where:** BetterLife Wellness at the YMCA, 200 Y Blvd, Rockford, IL 61107

**Contact:** Kellie Cannon (815) 398-0500

[kcannon@northernillinoisohospice.org](mailto:kcannon@northernillinoisohospice.org)

**RSVP By Date:** 04/01/2014

**6:00 pm – 7:30 pm**

### Affordable Health Care Act: What has Changed with My Health Coverage?

**Sponsors:** Klaas Financial, Monarch Solutions

**Details:** Since January 1st, many things have changed with the Affordable Health Care Act. Monarch Solutions will have important information for you.

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

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

[mikeg@klaasfinancial.com](mailto:mikeg@klaasfinancial.com)

**RSVP By Date:** 04/09/2014

**6:00 pm – 7:00 pm**

### Buying a Home the Right Way

**Sponsors:** City of Rockford, HomeStart

**Details:** Learn the 10 steps in the homebuying process as well as resources to help you succeed in purchasing your home.

**Where:** Rockford City Hall, 2nd Floor, 425 E. State St,

Rockford, IL 61104

**Contact:** Mary Bradley (815) 962-2011 [maryb@nwhomestart.org](mailto:maryb@nwhomestart.org)

**6:00 pm – 7:30 pm**

### Social Security: Your Questions Answered

**Sponsors:** Edward Jones

**Details:** This presentation discusses how Social Security fits into your retirement income plan, when you should start taking benefits, and tax considerations.

**Where:** Rockton Township Office, 1315 Blackhawk Blvd, Rockton, IL 61072

**Contact:** Stacy Brady (815) 637-1518 [stacy.brady@edwardjones.com](mailto:stacy.brady@edwardjones.com)

**RSVP By Date:** 04/08/2014

**6:30 pm – 7:30 pm**

### Are You Ready? Retirement Planning for People 55 and Over

**Sponsors:** Stillman Bank

**Details:** If you're approaching retirement, this seminar will help provide you with answers to important questions about retirement

**Where:** Stillman Bank - Roscoe Office, 5250 Bridge St, Roscoe, IL 61073

**Contact:** Jill Wheelock (815) 645-2266 [jillw@stillmanbank.com](mailto:jillw@stillmanbank.com)

**RSVP to:** Stillman Bank (815) 623-1800 [marketing@stillmanbank.com](mailto:marketing@stillmanbank.com)

**RSVP By Date:** 04/08/2014

## Friday, April 11

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8:45 am – 11:00 am

### Dealing with Hard Times — Homeowner's Options to Stop Foreclosure

**Sponsors:** HomeStart

**Details:** Teaches homeowners about the foreclosure process and the options available to stop foreclosure.

**Where:** HomeStart, 205 North Church St, Rockford, IL 61101

**Contact:** Mary Bradley (815) 962-2011 [maryb@nwhomestart.org](mailto:maryb@nwhomestart.org)

**RSVP By Date:** 04/10/2014

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10:00 am – 11:30 am

### Estate Planning: Blueprint to Controlling the Distribution of Your Assets

**Sponsors:** Howard, Hardyman & Worden, Savant Capital Management

**Details:** Learn about various estate planning tools and techniques along with the basics of wills, probate, trusts, powers of attorney, and estate tax planning.

**Where:** Northern Illinois University - Rockford Campus, 8500 E. State St, Rockford, IL 61108

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

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10:00 am – 11:00 am

### Navigating the Grocery Store to Get the Most Out of Your Grocery Dollars

**Sponsors:** Schnucks, University of Illinois Extension

**Details:** Join the tour as we travel the store and learn helpful tips to maximize your shopping experience and stretch your grocery dollars.

**Where:** Schnucks, 6410 E. State St, Rockford, IL 61108

**Contact:** Diane Reinhold (815) 235-4125 [dreinhol@illinois.edu](mailto:dreinhol@illinois.edu)

**RSVP to:** Sandy Swenson (815) 986-4357 [sswenso@illinois.edu](mailto:sswenso@illinois.edu)

**RSVP By Date:** 04/10/2014

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10:00 am – 4:00 pm

### Tax Assistance by Goodwill Industries of Northern Illinois VITA Volunteers

**Sponsors:** Goodwill Industries of Northern Illinois, Rockford Public Library

**Details:** Tax assistance (IRS certified) to families with income less than \$50,000 or individuals with less than \$25,000, including persons with disabilities.

**Where:** Nordlof Center Rockford Public Library, 118 N. Main St, Rockford, IL 61101

**Contact:** Goodwill Programs (815) 987-6200 [vita@goodwillni.org](mailto:vita@goodwillni.org)

**RSVP By Date:** 04/11/2014

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11:30 am – 12:30 pm

### Money Smart Gardening: Brown Bag Lunches Welcome!

**Sponsors:** Rockford Public Library, University of Illinois Extension - Winnebago County

**Details:** Don't let a limited budget keep you from having a beautiful garden! Learn from Master Gardeners how simple, fun, and inexpensive gardening can be.

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

**Contact:** Operator (815) 975-7606 ext. 619

[znorwood@rockfordpubliclibrary.org](mailto:znorwood@rockfordpubliclibrary.org)

**RSVP By Date:** 04/11/2014

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1:00 pm – 2:00 pm

### Retirement: Making Your Money Last

**Sponsors:** Edward Jones, North Suburban Library, Roscoe

**Details:** We will discuss ideas to help build a reasonable and sustainable strategy for managing income and expenses during retirement.

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

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

**RSVP By Date:** 04/09/2014

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1:00 pm – 2:00 pm

### Smart Seniors Avoid Scams and Fraud

**Sponsors:** Riverside Community Bank, Rockton Township Office

**Details:** Seniors will learn about various kinds of scams and fraud online, mail, phone and in person. Presented by retired Rockford Police Lt. Dennis Olson.

**Where:** Rockton Township Office, 1315 N. Blackhawk Blvd, Rockton, IL 61072

**Contact:** Dennis Olson (815) 871-0145 [dennis3907@comcast.net](mailto:dennis3907@comcast.net)

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2:00 pm – 3:00 pm

### Navigating the Grocery Store to Get the Most Out of Your Grocery Dollars

**Sponsors:** Schnucks, University of Illinois Extension

**Details:** Join the tour as we travel the store and learn helpful tips to maximize your shopping experience and stretch your grocery dollars.

**Where:** Schnucks, 6410 E. State St, Rockford, IL 61108

**Contact:** Diane Reinhold (815) 235-4125 [dreinhol@illinois.edu](mailto:dreinhol@illinois.edu)

**RSVP to:** Sandy Swenson (815) 986-4357 [sswenso@illinois.edu](mailto:sswenso@illinois.edu)

**RSVP By Date:** 04/10/2014



## Saturday, April 12

8:30 am – 5:00 pm

### Realizing the American Dream Homebuyer Education Course

**Sponsors:** HomeStart

**Details:** Provides comprehensive information about homeownership. Subjects include money management, credit, mortgages, purchase process, and home maintenance.

**Where:** HomeStart, 205 North Church St, Rockford, IL 61101

**Contact:** Shelia Trevino (815) 516-5230 [sheliat@nwhomestart.org](mailto:sheliat@nwhomestart.org)

**RSVP By Date:** 04/10/2014

10:00 am – 1:00 pm

### Fifth Third E-Bus and Mobile Dentist for Children Under 18

**Sponsors:** Fifth Third Bank

**Details:** The Fifth Third E-Bus provides services ranging from the next job search system to credit checks, on a Fifth Third computer equipped bus.

**Where:** Black Hawk Courts, 330 15th Ave, Rockford, IL 61104

**Contact:** Jeremiah Demus (815) 964-7287 ext. 3 [jeremiah.demus@53.com](mailto:jeremiah.demus@53.com)

10:00 am – 11:00 am

### Healthcare Reform, What Happens Next? 2014 Enrollment And Changes

**Sponsors:** Williams-Manny Horizon Group

**Details:** Covers what the health insurance enrollment season will be like in the Fall and how to prepare.

**Where:** Williams-Manny Horizon Group, 555 S. Perryville Rd, Rockford, IL 61108

**Contact:** Tracey Fults (815) 398-6800 [tracey.fults@wmanny.com](mailto:tracey.fults@wmanny.com)

**RSVP By Date:** 04/11/2014

11:00 am – 12:00 pm

### Plan for the Future: How An Estate Plan Puts You in Control

**Sponsors:** Schlueter Ecklund, YMCA- Northeast

**Details:** What is estate planning? Who benefits? The components of a basic plan and a chance to get your questions answered.

**Where:** YMCA- Northeast, 8451 Orth Rd, Loves Park, IL 61111

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

**RSVP By Date:** 04/11/2014

12:30 pm – 2:30 pm

### Teen Financial Reality Fair — Your Future in the Virtual World of Mad City

**Sponsors:** Rockford Area Chapter of Credit Unions, Rockford Public Library

**Details:** Imagine being transported into the future, where you've just started your first professional job. So many choices: housing, food, clothing, and more!

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

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

[dleonard@generationscu.org](mailto:dleonard@generationscu.org)

**RSVP By Date:** 04/10/2014

1:30 pm – 2:30 pm

### Healthcare Reform, What Happens Next? 2014 Enrollment And Changes

**Sponsors:** Williams-Manny Horizon Group

**Details:** Covers what the health insurance enrollment season will be like in the fall and how to prepare.

**Where:** Williams-Manny Horizon Group, 555 S. Perryville Rd, Rockford, IL 61108

**Contact:** Tracey Fults (815) 398-6800 [tracey.fults@wmanny.com](mailto:tracey.fults@wmanny.com)

**RSVP By Date:** 04/11/2014

## PRIVATE EVENTS

For the most up-to-date calendar listings and full details, visit [moneysmartweek.org](http://moneysmartweek.org)

## 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.

### **Money Smart Kids: Junior Achievement Educates on Financial Literacy**

**Sponsors:** DeKalb County Ca\$h Coalition, Junior Achievement Chicago, Northern Illinois University's Financial Literacy Collaborative

### **Cooking Matters Grocery Store Tour**

**Sponsors:** Rockford Housing Authority, University of Illinois Extension, Walmart

### **Cooking on a Budget**

**Sponsors:** Rockford Housing Authority, University of Illinois Extension

### **How to Stretch A Buck**

**Sponsors:** Holy Family Re-Employment Group

### **Improve Your Credit and Buy That House You Always Wanted!**

**Sponsors:** BMO Harris Bank, Rockford Housing Authority

### **Keeping the Disabled and Elderly Safe from Identity Theft**

**Sponsors:** BMO Harris Bank, Rockford Housing Authority

### **Money Management ABC's for Kids**

**Sponsors:** Rockford Boys and Girls Club, Rockford Housing Authority

### **Money Smart Kids Read — Storytime and Activity for Kids 3 and Up**

**Sponsors:** COUNTRY Financial, First National Bank and Trust, Winnebago Public Library

### **Smart Teens Save and Spend Wisely**

**Sponsors:** Guilford High School, Riverside Community Bank

### **Welcome to the Real World!**

**Sponsors:** LYDIA Urban Academy, University of IL Extension Winnebago County

# BRING MONEY SMART WEEK HOME AND LEARN ONLINE!

In addition to the thousands of free classes offered across the country during Money Smart Week, there are countless online resources that help consumers with a variety of financial topics all year round. This list represents just a few that feature free information, helpful 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)

Consumer Financial Protection Bureau  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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

**MONEY  
SMART  
WEEK®**

**APRIL 5 – 12, 2014**



## NORTHERN ILLINOIS PARTNERS

89.5 WNIJ	Econ Illinois	Merrill Lynch	Rockford Municipal Employees Credit Union
Alpine Bank	Edward Jones	Merrill Lynch Wealth Management	Rockford Public Library
Ameriprise Financial	Family Credit Management	Metropolitan Title Agency	Rockford Public Schools
Army OneSource	Family Insurance and Financial Planning	Moneythink	Rockford Register Star
Better Business Bureau	Fifth Third Bank	Morning Star Village	Rockford Retirement Resource Center
Bickford Senior Living	First National Bank and Trust Company	MSI Reverse	Rockton Township
BlueCross BlueShield of Illinois	Freeport Public Library	North Suburban Library District	Rumple's Tax, Accounting & Consulting Services
BMO Harris Bank	Generations Credit Union	Northern IL Score	Satori Pathway
Boys And Girls Club of Rockford	Goodwill Industries of Northern Illinois	Northern Illinois Hospice and Grief Center	Savant Capital Management
Castle Bank, a Division of First National Bank of Omaha	Grace Funeral and Cremation Services	Northern Illinois University	Schnucks
Cherry Valley Public Library	H&R Block	Northern Illinois University – Rockford	Scott's RV, Truck and Auto
City of Rockford Human Services	Heartland Hospice	Northern Illinois University Financial Cents Program	Social Security Administration
Community Bank of Oregon	Heritage Woods of Rockford	Northern Illinois University Student Financial Aid Office	Southside Community Credit Union
Community Bank of Rockford	Holy Family Church Re-Employment Network	Optimal Care Advocates	Spring Ridge Senior Housing
Community Foundation of Northern Illinois	HomeStart	P.A. Peterson Center For Health	Stillman Bank
Cornerstone Credit Union	Howard, Hardyman & Worden	Paper Recovery Corp.	Strive Real Estate, Inc.
COUNTRY Financial	Illinois State Treasurer's Office	Pathfinder Wealth Mgmt, Inc.	Super Shredders
Court Street United Methodist Church	Internal Revenue Service	Peterson Meadows Retirement Community	Talcott Free Library
Dekalb Public Library	Kab Financial Solutions	PNC Bank	The Insurance Lady
Delta Sigma Theta Sorority Inc Rockford Alumnae Chapter	Kishwaukee United Way	Polo Public Library District	Tuffy Auto Service of Rockford
Des Plaines Community Senior Center	Klaas Financial, Inc.	Prairie State Legal Services, Inc.	Tures And Associates PC
Dickerson Nieman Realtors	Lifescape Community Services, Inc.	Premier Wealth Group–Metlife	United Church of Byron, UCC
Discovery Center Museum	Lutheran Social Services of Illinois	Rasmussen College	United Reatly IL
Eckburg & Bates Insurance Agency	Lynn Olsen Rentals	Raymond James	United Way of Rock River Valley
	Mainstreet Financial Group	Riverside Community Bank	University of Illinois Extension
	MembersAlliance Credit Union	Rock Valley Credit Union	Unlimited Success
		Rockford Area Chapter of Credit Unions	Veteran's Affairs Clinic Rockford
		Rockford Bank & Trust Company	Williams-Manny Horizon Group
		Rockford Chamber of Commerce	Winnebago County Schools Credit Union
		Rockford Housing Authority	Woodforest National Bank
			YMCA of Rock River Valley Northeast Branch

