

# Minding Your Money

ARE YOU PREPARED TO TAKE CONTROL OF YOUR PERSONAL FINANCES ?



Do you dream of...



Glendale Public Library invites you to gain the knowledge you need to achieve your financial dreams through Smart Investing @ your library. Sign up for free classes today!

People of all ages, economic circumstances and backgrounds can learn how to make good financial decisions with these effective and unbiased money-management, investing and retirement planning classes.

- Have you defined your goals for the future? Maybe you want to buy your own home, obtain a college degree, have a savings accounts with a minimum of six months salary or something else.
  - Do you have a monthly budget?
  - Do you understand how to manage your cash flow?
  - How do you know if you are ready to invest?
  - How do you choose the right investments to reach your goals?
  - How do you evaluate the performance of your investments?
  - Teens, do you know the power of savings? Do you know the cost of owning a car?
  - How do you know when it is the right time to retire and how do you make your money last?
  - These and many other questions will be answered in these classes, helping you become financially self-sufficient.
- Free money-management, investing and retirement planning classes will be held at the following locations:**  
**Glendale Main Library, Foothills Branch, Velma Teague Branch, Glendale Community Center and Luke Air Force Base.**  
**(Luke classes are open only to members of the Luke community.)**



A partnership between American Library Association and FINRA Investor Education Foundation



# Money Talks

with Consumer Credit Counseling Services

## **Couples and Money**

Learn how to communicate with your partner about money. The class covers communication, assessing your combined finances, setting priorities and goals, determining your new budget, deciding on a plan of action and making the commitment.

July 16, 6 p.m. @ Main Library

## **Understanding Money and Credit**

Through careful planning and use of money management skills, you can feel more confident about your ability to live within your means, handle emergencies, reduce debt and save for the future.

Aug. 20, 6 p.m. @ Main Library

*Look for more Money Talks in coming months.*

## **Partners:**

**Glendale Public Library**

**Neighborhood Housing  
Services of Phoenix**

**City of Glendale  
Community Partnerships**

**City of Glendale Parks and  
Recreation**

**Luke Air Force Base**

**Consumer Credit  
Counseling Services  
Southwest**

**American Library  
Association**

**FINRA Investor Education  
Foundation**

**With special thanks to  
Glendale Community  
College Business  
Department**

## **July-November 2009 Minding Your Money Classes**

Reservations are recommended. Sign up today.

**To RSVP and for more info: 623-930-3554**

Luke personnel, call the Base Library: 623-856-1191.

### **Start Smart: Teen Money Management** (3-part series)

- Topics--working, spending wisely, needs vs. wants, budgeting, saving for college, checking/savings accounts, the power of savings, writing checks and balancing the checkbook, borrowing money, credit cards, cost of owning a car, auto insurance, protecting against fraud, credit reports and starting to invest.
- Glendale Community Center -- Monday-Wednesday, August 10, 11, 12; 6:30-8 p.m.
- Foothills Branch -- Tuesday, October 6, 13, 20; 7-8:30 p.m. Hummingbird Room
- Velma Teague Branch -- Mondays, November 2, 9, 16; 7-8:30 p.m.

### **Financial Fitness 101 -- You and Your Money: the Basics** (6-part series)

- Topics -- goal setting, checking/savings accounts, cash flow management, home ownership, preparing to invest, basic estate planning.
- Luke Air Force Base -- Saturdays, September 12, 19, 26, October 3, 10, 17; 9-10:30 a.m. (for members of the Luke community only)

### **Financial Fitness 201 -- Ready to Invest: Investing Boot Camp** (8-part series)

- Topics -- key investment concepts like return and rate of return, risk-return relationship, allocating and diversifying your portfolio, dollar cost averaging; U.S. Treasury Securities; common types of investments; print and online tools for researching investments; choosing the right investments; managing investment risk; investment professionals and safeguarding your investments.
- Main Library -- Saturdays, July 11, 18, 25, August 1, 8, 15, 22, 29; 9:30-11 a.m.; Upstairs boardroom
- Luke Air Force Base -- Saturdays, September 12, 19, 26, October 3, 10, 17, 24, 31; 10:30 a.m.-noon (open to members of the Luke community)

### **Financial Fitness 301 -- Retirement Planning** (2-part series)

- Topics -- retirement savings vehicles (individual plans, small business plans, employer-sponsored plans), medicare and supplemental insurance, deciding on the right time to retire, how to make your money last
- Velma Teague Branch -- Saturdays, September 12 and 19; 10-11:30 a.m.
- Foothills Branch -- Thursdays, October 8 and 15; 7-8:30 p.m.; Roadrunner Room.

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#### **Class Locations:**

**Glendale Main Library - 5959 W. Brown St.**

**Foothills Branch - 19055 N. 57th Ave.**

**Velma Teague Branch - 7010 N. 58th Ave.**

**Glendale Community Center - 5401 N. Ocotillo Rd.**

**Luke Air Force Base Library - 7424 N. Homer Dr.**