



SCHEDULE



Monday March 15th



9am Introduction for event

SWIC'S Financial Independence Week is designed to provide the community with the skills and knowledge necessary to address financial matters that may arise in your personal, professional, family and community.

SWIC recognizes financial literacy as vital to achieving leadership of all kinds in today's complex world. The program aims enables you to contribute to your own well-being as well as to that of your families and communities. This goal of financial independence week is for you to develop your own strategy for **attaining financial independence**. **SWIC is dedicated to empowering individuals by promoting economic stability through financial education.**

Remember-it's FREE! Free breakfast and Lunch too! Door prizes awarded daily. No one will be selling anything. No one will ask for money or a fee. **Never** a fee, all free at **SWIC**, your Nonprofit Neighborhood Resource Center. We are **here** to help you.



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Monday March 15th

930am-1130am Planning and Building your Financial Future.



Start your blueprint to Financial Independence. This class will outline an action plan for building a secure financial future for **retirement**, **education**, and **personal savings**. *Charmaine Duke* with **Associates in Financial Counseling** is the instructor.

1130am-1245 pm Lunch

1pm-3pm Budgeting

Keeping Track of where our money goes, means we are be less likely to overspend, and more likely to meet our financial goals.

Class members will participate in creating two types of itemized budgets, crisis and personal. *Charmaine Duke* with **Associates in Financial Counseling** is the instructor.

SCHEDULE

Tuesday March 16, 2010

930am-1130am Importance of Credit



Learn what is credit, the importance of credit in the financial world, credit reports, rebuilding your credit, understanding a credit score.

Learn the fundamentals of credit cards, how to avoid credit scams, and how to avoid becoming a victim of identity theft. *Ryan Keip* Chief Executive Officer with **Rise Financial Group** will be our instructor.

1130am-1245pm Lunch

1pm-230pm Social Security Overview

Overview of Social Security's current financial condition, eligibility, benefits, how and when to apply for benefits, Medicare, debunk Social Security myths and what the future holds for your benefits. A qualified instructor from the **Social Security Office in Denver Co.** will be the instructor for this class.



SCHEDULE



Wednesday March 17, 2010 930am-11am Colorado Housing and Finance Authority (CHFA)

Learn the importance of CHFA whose since 1973 has been providing financing for Colorado businesses and homes. By providing fixed rate financing and homebuyer education, CHFA is a key leader in creating affordable homeownership.

Learn about all the programs available, including down payment assistance, first time buyer education, and economic development.

Silvina Sansot from **CHFA** will be the instructor for this class

1130am-1245 Lunch

1pm-2pm Predatory Lending

Understand the home buying process and be a smart consumer. Every year, misinformed homebuyers, often first-time purchasers or seniors, become victims of predatory lending or loan fraud. *Jim Mosher* from **First Option Lending** will be our instructor.





SCHEDULE



Thursday March 18, 2010

Foreclosure Prevention 9am-1130am

This workshop teaches how to save your home from foreclosure and avoid foreclosure scams.

In the event you're behind on your mortgage Housing Counselors will be onsite to start the process at no cost to help you save your home!

Ron Cardenas, Lana Miller, and Roberta Abeyta will be the instructors for the course.

1145-1pm Lunch

Short Sales 1pm-230pm



Upside down on your mortgage, need to sell? Learn your options with a short sale. Is this option right for you? *Rob Stark* with **RE/MAX** will guide you through the process.

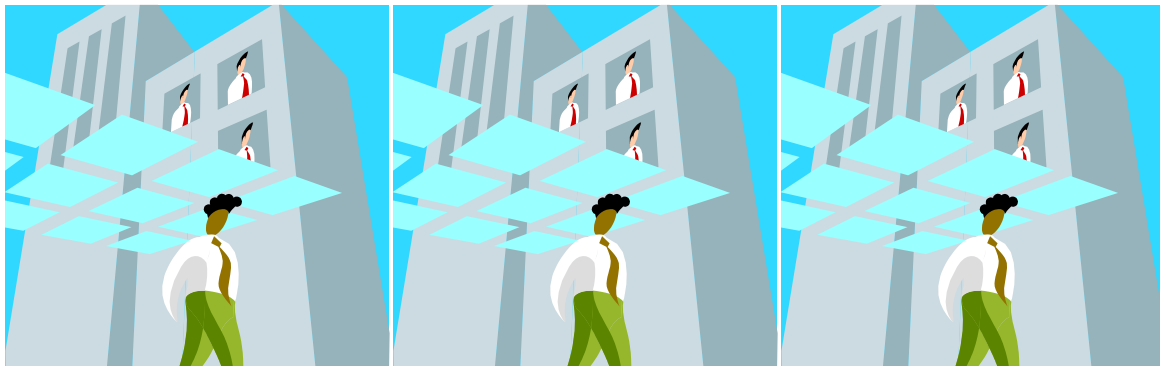


SCHEDULE

Friday March 19, 2010

Fair Housing/Discrimination 9am-11am

Federal law prohibits discrimination in the sale, rental, and financing of dwellings and in other housing-related transactions. You will learn how to file a complaint with HUD. Significant recent changes will be discussed.



Fair Housing--It's Your Right

What Happens when You File a Complaint?

SCHEDULE

Saturday March 20, 2010

First Time Home Buyers Workshop

8am-noon

This workshop is designed for buyers in who are ready to purchase their first home. Learn about real estate contacts, inspections and how to apply for a loan. Should I rent or buy? Learn about first time homebuyer and other CHFA products for affordable home ownership.

Josh Smith from **Wells Fargo** will be present to discuss CHFA products and discuss the loan process.

Louann Zimmermen from **Home Real Estate** will be present to discuss the home buying process, contracts, inspections, and the closing process.

Ron Casias with **Farmers Insurance** will be present to discuss the importance of insurance.

Breakfast and Lunch will be served!

