

## AGENDA for Personal Financial Management Seminar: TEN Workbook

### COMMUNICATION AND PERSONAL PLANNING

- Identify values: Life Values Exercise
- Examine philosophy of money & emotions that affect spending
- Communicating about money
- Planning for success: Needs vs. wants analysis
- Setting realistic (SMART) goals - short term & long term goals
- Make a written plan & take the first step

### MANAGING YOUR MONEY

- Understanding cash flow Part One: Gross & net monthly income
- Understanding cash flow Part Two: Expenses (fixed, flexible, periodic)
- Track expenses: How do you spend your money-weekly spending sheets
- Formulate a spending plan (budget)
- Develop a savings habit
- Household record-keeping tips
- Appropriate insurance coverage

### BUYER BEWARE

- Advertising and sales techniques
- Impulse buying and smart shopping: Shopping List
- Work-at-home schemes
- Mail/telemarketing fraud: National Do Not Call List & opt-out number
- Consumer protection agencies to contact

### RESTORING YOUR CREDIT

- Getting your credit report & score: [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Understanding your report & disputing inaccuracies on report
- How lenders evaluate credit applications
- Ten costly mistakes to avoid - Dangers of co-signing

### WISE USE OF CREDIT

- Re-establishing credit after Chapter 13: sources & costs of credit
- Debt to income ratio: debt warning signs
- Types of credit & appropriate use of credit
- Auto loans vs. leasing
- Costly way to buy: Rent to own
- Most expensive credit: Cash advance and payday loans
- Coping with Unexpected Financial Crisis - Alternatives to Borrowing