

2015 Free Workshop Schedule

Workshops start at 6:00 p.m. and are held at the East Bend Conference Room *except where noted differently*. Call (541) 382-1795 to reserve your seat. Refreshments will be served.

- Jan 22
Thursday **Get the Best Car Deal (Prineville)**
With careful preparation you can steer your way through the search process and drive away with the car deal that's best for you.
- Feb 24
Tuesday **Key Factors in Getting a Home Loan**
Are you interested in buying a home? Do you want to refinance your current mortgage to a lower rate? How qualified are you? Come learn what you need in order to get a mortgage in today's financial environment. You will learn the four key factors that go into every home mortgage.
- Feb 26
Thursday **Get the Best Car Deal (Redmond)**
With careful preparation you can steer your way through the search process and drive away with the car deal that's best for you.
- Mar 17
Tuesday **Social Security and Your Retirement**
Are you looking for more information about how to maximize your Social Security benefits? Your plans for drawing Social Security are a critical financial decision, and if you know the "rules of the road" it can make a big difference in the success of your retirement journey.
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- Mar 19
Thursday **Understanding the ABC's & D's Medicare**
Do you wonder what the difference is between Medicare Part A, Part B, Part C, and Part D? We invite you to learn more about who is eligible for Medicare, what is covered, what is not covered, and the enrollment timelines. We will also explore the differences between Medigap plans and Medicare Advantage plans.
- Mar 26
Thursday **Organize Your Financial Records**
Tips for getting and staying organized; determine what documents to keep, how long to keep records, where to keep records, and costs of not getting organized.
- Apr 20
Monday **PERS Overview**
The Overview Presentation is an overview of PERS Tier 1/Tier 2, OPSRP, and the IAP (Individual Account Program). Topics include details on the IAP, Tier 1 & 2 & OPSRP benefit calculations, Online Member Services, and member resources.
5:30-7:30 pm
- Apr 21
Tuesday **Get the Best Car Deal (La Pine)**
With careful preparation you can steer your way through the search process and drive away with the car deal that's best for you.
- Apr 23
Thursday **Building & Re-Building Your Credit**
It pays to have good credit. The difference between getting a loan with a low interest rate vs. getting a loan with a high interest rate could mean thousands of extra dollars in interest payments over the life of the loan. This class will give you the tools to lay a solid foundation for your future.
- Apr 28
Tuesday **Women & Money I - Where are you now?**
This workshop covers ways to determine the current and desired financial situation, understand the unique challenges faced by women, explore money values and emotions, and develop checklists and goals.
- May 19
Tuesday **Building & Re-Building Your Credit (Prineville)**
It pays to have good credit. The difference between getting a loan with a low interest rate vs. getting a loan with a high interest rate could mean thousands of extra dollars in interest payments over the life of the loan. This class will give you the tools to lay a solid foundation for your future.

- May 21
Thursday **Women & Money II – Are you covered?**
This workshop is targeted to women of all ages who want to take control of their personal finances, prepare for life's uncertainties, and develop a personal action plan.
- May 28
Thursday **Power Over Debt – Break the Debt Cycle**
If debt is dragging you down, take control of debt before it takes over your life. Learn how to tackle your debt, how to rebuild good credit, and most importantly – how to stay out of debt.
- Jun 23
Tuesday **Women & Money III: Are you ready for change?**
This workshop focuses on how to organize important papers, tie up estate planning loose ends, and review investment goals and tolerance for risk.
- Jun 25
Thursday **Get the Best Car Deal**
With careful preparation you can steer your way through the search process and drive away with the car deal that's best for you.
- Jun 30
Tuesday **Senior Financial Scams**
Understand the scope of the problem, identify typical perpetrators, be aware of common scams and financial exploitation, know how to prevent scams, and know where to go for help.
- Sep 22
Tuesday **Reduce Your Insurance Costs!**
Have you ever wondered how insurance companies determine your auto and homeowners rates? Equip yourself with a better understanding and learn ways you can make sure you are getting the best rates possible.
- Sep 24
Thursday **Protect Yourself Online!**
Armed with a little technical advice and common sense, computer attacks can be avoided. Enjoy your computer with confidence and stay connected without worry.
- Sep 29
Tuesday **Get the Best Car Deal (Madras)**
With careful preparation you can steer your way through the search process and drive away with the car deal that's best for you.
- Oct 20
Tuesday **Social Security and Your Retirement**
Are you looking for more information about how to maximize your Social Security benefits? Your plans for drawing Social Security are a critical financial decision, and if you know the "rules of the road" it can make a big difference in the success of your retirement journey.
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- Oct 22
Thursday **Understanding the ABC's & D's of Medicare**
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- Nov 19
Thursday **ID Theft: Who Has Your Number?**
Find out how we make ourselves vulnerable to identity theft, learn valuable tips on how to protect your Social Security number from fraud, become skilled at spotting phony phishing attacks in your in-box.