

Personal Finance

Investing in an **UNCERTAIN MARKET** **NEW!**

Financial markets today have brought great uncertainty and fear - not seen in decades. Investing in these unpredictable times can be frustrating, however, like navigating a river - it is important to know your journey isn't always going to be an easy one. Our discussion and presentation will highlight several sound investment principles and strategies that can help you effectively cope with market volatility.

Tuition and fees: \$50

XPE101-083695 **Sept 29**

1 session Tu 6:30-9:30pm

Ed Kucharski, Certified Financial Planner

Homebuying for Beginners

Interest rates have never been lower! Home prices are leveling! This is one of the best buyers markets ever and to cap it off the government is giving an \$8,000 tax credit. Learn about the process of buying a home including contract negotiations, inspections, financing, and more. A must for first-time buyers!

Tuition and fees: \$54

XBA110-083658 **Oct 1-Oct 15**

3 sessions Th 7-9pm

Margaret Rose, GRI, ABR

How to Buy Foreclosed Properties

Arm yourself with the resources you'll need to buy foreclosed properties. Students will learn how to: understand the foreclosure process from the notice of default to sheriff sale; evaluate profitability; finance foreclosures with little to no down payment; negotiate with property owners during the pre-foreclosure state; successfully bid on government foreclosures; position yourself as a cash buyer at the bidding; generate large profits from "short sales" top ten foreclosure resources. And finally, learn to build a team of real estate professionals to expedite acquisition timeline.

Tuition and fees: \$60

(includes \$25 materials fee)

XBA107-083919 **Oct 3**

1 session Sa 9am-12pm

Steven Waniak, Real Estate Consultant

Stock Options Workshop

This workshop is designed to teach investors how to use stock options to achieve a specific goal. Participants will simulate buying and selling of both PUT and CALL options. Long-term options (LEAPs) will also be covered. Strategies covered include basic positions, as well as more exotic and sophisticated methods. The intermediate classes will concentrate on more advanced concepts. The lab session will give the individual investor an opportunity to analyze option strategies on actual stock positions.

Tuition and fees: \$90 (includes materials)

XPE185-083697 **Oct 5-Oct 26**

4 sessions M 7-8:30pm

Stephen Litwok, Registered Options Principal

Internet Money Making **OPPORTUNITIES** **NEW!**

Making money online appeals to those who must work at home. Whether retired, staying at home with children, or acting as a caregiver, this workshop is for you. Opportunities include selling on the internet, finding contract work, developing products to sell, or using websites to design and sell products. Other opportunities include offering office support services online or providing finance service to small businesses. Find your internet niche.

Tuition and fees: \$58

XPE236-083885 **Oct 15**

1 session Th 6-9pm

Nunzio Cernero, Certified Senior Advisor

Start a Home-Based Business with Little or No Money

This two-hour program is of great value to anyone interested in learning the steps to start a successful home-based business. Learn the basics of what products or services to sell. Review proven sales and marketing techniques to reach large audiences. How to promote your website, opportunities on eBay, effective use of the internet, and shipping and mailing items from your home will be discussed.

0.2 CEU. Tuition and fees: \$25

XBA158-083615 **Oct 19**

1 session M 6:30-8:30pm

Martin Mosho, Business Consultant

Managing Your Budget **IN TOUGH ECONOMIC TIMES** **NEW!**

Many working consumers are seeing less and less availability of their hard-earned money as they watch grocery and energy prices soar. In this workshop, Ed Kucharski, CFP, will help you "stretch your dollar" as he advises on ways to tighten your household budgets. From cooking more at home to using DVD's, he will lead us in exploring:

- Reducing Expenses (The "Latte Factor")
- Cutting Costs on Medicines
- Family Meal Planning
- Closing those "Spending Leaks"
- Food and Your Budget

- Techniques to Begin Rebuilding Your Wealth

Tuition and fees: \$50

XPE130-083696 **Oct 27**

1 session Tu 6:30-9:30pm

Ed Kucharski, Certified Financial Planner

Five Things to Do Before Putting Your Home on the Market

In today's real estate market, staging your home to sell makes all the difference between FOR SALE and SOLD! Learn the experts' tips on everything from curb appeal to clutter control to budget friendly tricks to create immediate buyer interest - or if you are staying in your home - to make it more appealing.

Tuition and fees: \$30

XBA126-083659 **Oct 29**

1 session Th 6-8:30pm

Jane Matthews, owner of Ready-Set-Show